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Department for Work and Pensions

Research Report No 536

Work and well-being over time: lone mothers and their children

Tess Ridge and Jane Millar

A report of research carried out the Centre for the Analysis of Social Policy,
University of Bath on behalf of the Department for Work and Pensions

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Summary

The main aim of this research study is to explore how lone mothers and their children manage and adapt to employment over time. This report is based on the third wave of a qualitative longitudinal study which began in 2003 following a sample of lone mothers who elected to move into employment supported by tax credits following a period of unemployment in receipt of Income Support (IS) (or in a few cases, Jobseeker's Allowance (JSA)). The report draws on data from the third interviews, carried out in 2007, and including both mothers and children. It examines employment sustainability, exploring the factors that influence how the mothers and children have experienced employment over time, and how they have managed the everyday challenges of managing work and care.

There were 50 mothers and 61 children aged between 8 and 15 years old, interviewed at the first wave. Given the duration of the study there has been some attrition and the third wave of the study, reported here, consisted of 34 mothers and 37 children and young people. Of the 34 mothers who were in the third wave, 29 were in work, three were unemployed and two were on sick leave. The families are mainly older lone mothers, with older children. All are women who had elected to make the move from IS into employment and so their approach to paid work is not necessarily the same as that of other non-employed lone mothers. Nevertheless, their experiences cast light on the range of issues facing lone mothers and their children as the mothers seek to find a place in the labour market.

Employment sustainability – the role of Government

Support from Government played an important role in helping the lone mothers to sustain employment.

Tax credits played a vital role in lone mothers' decisions to enter employment and in ensuring that their employment was financially viable. This was especially true for mothers with low wages, where tax credits formed the backbone of family budgets which relied heavily on their regularity and adequacy. For mothers with higher wages, tax credits were playing a lesser role in their financial management but they were important at the time at which they entered employment, as

passports to other services and when they were in insecure employment or short-term contracts.

Because of the significance of tax credits for low income mothers, any difficulties with tax credits, changes in entitlement, payment delays or changes in awarded amounts could be highly destabilising. Mothers in the study reported a range of difficulties that they had experienced with the system. Chief among them was anxiety about the amount of support they were entitled to, and uncertainty about how it had been calculated and even, in some cases, what tax credits they were receiving. The fact that the tax credit award was provisional and could be adjusted at the end of the year when all the circumstances were known was particularly hard to understand, especially when mothers' circumstances had changed from one year to the next. Changes in tax credit entitlement due to children leaving home or ageing out of the system created financial problems for some mothers.

Jobcentre Plus Personal Advisers (PAs) were used by many of the mothers when they had initially entered employment. But at the time of the third interview they were no longer drawing on support, advice or guidance from PAs, but using other sources of information, such as employers, the internet and family and friends. Looking back, some mothers had negative reflections on the advice they had received, especially in relation to better off calculations, due to the complexities of the women's financial circumstances.

Getting child support payments established was difficult and many of the mothers were critical of the Child Support Agency. Child support did play a key role in helping to sustain employment for families who received these payments (13 mothers at the third interview) but irregular payments or changes in amounts made family budgeting difficult. Changes occurred for a variety of reasons including when fathers re-partnered and started new families.

Most of the children in the study are of school age and mothers had tended to use informal care wherever possible. Many mothers were working part-time and within school hours while their children were younger. The women reported a general lack of quality and affordable childcare and wider family members such as grandparents were the mainstay of many mother's work and care strategies. Finding appropriate and affordable childcare in school holidays or when children were sick presented particular problems. As children grew older they were doing more self care, this was generally favoured by the young people themselves but could be a source of anxiety for the mothers.

The role of family and friends and personal well-being

Family support also plays an important role. Sustaining work over time has meant that many of the families have adapted and changed their everyday family practices to incorporate the challenges and demands that employment presents. In this way employment sustainability has become a 'family-work project', one that actively involves the family as a whole and not just the individual mothers concerned.

Grandparents played a key role in providing support across a range of areas including childcare, financial and emotional support. Once in place, relationships of care and support tended to be enduring and many of the mothers in the study relied very heavily on their parent for ongoing practical and emotional support. The loss of parental support through illness or death could have a profound impact on mother's well-being and family stability. Children also played a key role in sustaining their mothers in work. This included taking on household chores, managing their own care and sometimes the care of their younger siblings. Although generally children appeared to undertake these roles willingly, there were signs that both children and mothers were sometimes concerned about what was required of children to keep the working household going.

The role of new partners in sustaining employment varied. Some played an active role in family life while others tended to stay on the periphery with some mothers expressing reluctance to develop their relationships further, especially where new partners might move into the family home and thereby generate a claim on it. There was often limited contact with non-resident fathers, and in these families fathers did not therefore play any role in childcare or help with employment. In families where there was contact with non-resident fathers they could have a role to play, but only in a few families did they make a direct contribution towards sustaining mothers in work.

Friends were less a source of practical support but were valued by the mothers for emotional support and understanding; someone to listen to the everyday stresses and strains that women had experienced at home and at work.

Poor health had been a significant issue throughout the study. In the third wave of the study the incidence of ill-health was increasing and 19 mothers reported some significant period of illness since they were last interviewed in 2005. There were also six children reported as having a significant period of illness. The women were suffering from a range of conditions that affected their capacity for work to varying degrees, including stress and depression. This had resulted in many of these mothers taking periods of sick leave from work, sometimes in the case of severe illness, for an extended period. Several factors had precipitated a period of stress or depression, including the onset of physical ill-health, caring responsibilities in relation to parents, bereavement, pressures at work, and debt.

Employers and employment conditions

Employment stability and flexibility were vital requirements for mothers trying to balance the demands of work and family life. With stability came security and certainty, with flexibility the potential to manage the flux and change that characterised many other aspects of their lives.

Over the four to five years of the study most women had managed to sustain some employment but there was considerable change in the mother's employment circumstances. At the third wave, 29 out of the 34 mothers were in work, three

were unemployed and two were on sick leave. Of those in work, 16 had changed their jobs since the previous interview and a further seven had changed their hours or their status within their jobs. Changes included job changes, due to insecure or temporary employment (jobs which had a fixed contract), changes in hours and days of work, spells of unemployment, time off for sickness, loss of jobs through redundancy, changes in jobs associated with moving home, re-partnering, and periods of maternity leave. Some elements of change were beyond the control of mothers in the sample, for example periods of sickness, redundancy, insecure employment and temporary work. Some changes were driven by women seeking to control their employment circumstances and accommodate changing family needs, childcare and the need for higher wages.

Flexibility in employment was an important requirement for many of the mothers in the study. Time off to tend to sick children, take children to appointments and deal with childcare difficulties, or flexible working hours at holiday times and school inset days were key ingredients for successfully balancing work and care. To ensure flexibility mothers were often working part-time and school hours, maintaining strong informal networks of care and in some cases moving into self employment

Good relationships in the workplace helped mothers to sustain work, enjoy their employment and draw on friends and colleagues for support when they were in crisis, especially in relation to the onset of illness for mothers or children. Not all mothers had supportive work colleagues and instability at work and temporary contracts affected the formation of work related social networks.

Opportunities for advancement at work were restricted both by home caring responsibilities, which constrained hours of work, and/or by the nature of employment which often had little scope for wage enhancement and/or advancement of any kind. Some mothers were achieving some advancement at work but this was a complex area and advancement did not necessarily mean an upward move but rather employment change that brought some measure of security and stability through permanent or full-time contracts, in some cases after many years of insecurity.

The views of the children and young people

Interviewing the children and getting their perspectives is an important element of the study, providing a rare opportunity to hear from children themselves about how their lives had been affected when their mothers started work and to explore how they helped to sustain employment.

The interviews with the children highlighted both positive and negative dimensions of work. Children made a strong link between their mother's work and financial reward. In many cases they felt that without an income from work they would not have been able to manage financially. This was particularly so in relation to being able to afford clothes, activities and things for school. However, although children appreciated the contribution that work made to the family income they

also indicated that employment was not without cost to them and their mothers. They were uncertain or unhappy with some other aspects of employment and chief amongst these were loss of family time and dissatisfaction with childcare. For some of the children and young people in the study financial reward from work was not always clear. These children were often exercising caution and moderating their needs to make sure that they did not place any strain on their family's finances.

In general children preferred their mothers to work part-time and school hours. Working irregular or unsocial hours was not necessarily problematic for children, it depended very much on the quality of childcare and after school care that children were experiencing. Informal childcare was generally appreciated by children and could have the effect of strengthening and sustaining wider family relationships. But not all children and young people were happy with informal care arrangements especially when staying with others meant that they saw less of their mothers.

There was a general dissatisfaction with formal out-of-school care which centred on the type and quality of care that was available. Chief among the concerns was that childcare was often inappropriate, unsuitable and stigmatised. Children pointed to poor service provision, badly mixed age groups, and a lack of stimulation resulting in boredom. There were considered to be few opportunities for older children and young people to attend formal childcare related activities.

Children were generally of the opinion that employment was a good thing for their mothers, giving them opportunities to meet friends and get out of the house, and increasing well-being and self esteem. But there were also concerns about their mother's health. These centred particularly on mothers being tired, stressed, moody and /or depressed. These anxieties created some dissonance for children between their perceptions of financial advantage for themselves and their families and their concerns about the physical and emotional costs of managing employment for their mothers.

Work and financial well-being

Gaining reward from work, especially financial reward, had been an important factor in the decision of many mothers to take employment. Most said that they felt that they would be better off staying in work. Thus most were positive about working but with some ambivalence. Some argued that working brought greater levels of stress, and generated its own costs in terms of clothes, travel, and reduced time. There were also concerns about the future, in particular what would happen to tax credits when children age out of tax credit entitlement.

There seemed to have been some levelling out of circumstances over time, with the women not necessarily feeling they were advancing financially. The mothers were asked whether they were better off, about the same, or worse off since they were last interviewed. This generated a very mixed picture amongst the women interviewed. Asked whether they felt financially secure or insecure the mothers were split half and half between feeling secure and feeling insecure.

Insecurity was related to several issues including flux and change in family circumstances, debt and difficulties with tax credits. The reduction, or in some cases ending of child tax credit, often due to children ceasing to be a qualifying child, had led to some mothers feeling that their financial circumstances had taken a severe blow and in some cases a downward turn. For some this meant debt and destabilisation of income, often precipitating a search for full-time work to make up their wage. Variations in child support payments were also problematic. Insecurity could also be felt when, despite the mother's best efforts, income and financial well-being stayed much the same and the women did not feel like they were gaining from employment.

Issues of debt were also significant in how the women felt about their situations. At the first interview most of the families were enjoying some increase in income and credit resulting in increased spending on home improvements, household items and holidays. For almost all of the mothers this had followed a period of considerable financial constraint coupled with the gradual depreciation of household items that can occur during spells of Income Support receipt. However, by the third interviews there were signs that debt and financial stress were becoming a significant concern for many families. Debt was generated for various reasons including housing, partnering and re-partnering, tax credits and employment change. Several mothers in the study had become so heavily in debt that they had to resort to intervention from a third party, either through a debt consolidation company, by taking out an Individual Voluntary Agreement, or by declaring themselves bankrupt.

The mothers and children were asked to reflect back over the past four to five years of working family life and to think about what, given their experience, they would consider to be an ideal arrangement for families trying to manage work and care over time. Overall there was a consensus between mothers and children that lone mothers could and should work but that this was a personal choice which depended on individual circumstances and mothers should not be compelled to work. When lone mothers do work, again, the consensus was that part-time, school hours were the best option until children were older, at least beyond the age of eight or nine years, and ideally at secondary school.

The main policy considerations arising from the research are directed towards ensuring that employment-based welfare provision is adequate, secure and fit for the purpose of supporting and sustaining lone mothers and their families through employment. Working lone-mothers tend to be reliant on a range of income sources, their wages, in-work support from tax credits, child support (where possible) and when necessary – at times of temporary unemployment – social security benefits like IS or JSA. For lone mothers each of these income sources have a tendency towards inadequacy, complexity and instability. The research highlights the way that reliance on a range of inadequate income sources that can undermine and destabilise lone mothers' attempts to establish and sustain employment.

Finally, the lone mothers in this study were willing workers. They had not been subject to any compulsion to enter employment and their capacity to sustain employment in many ways reflected their determination to succeed at the challenges they had set themselves. Much of their working life was characterised by the need to adapt and cope with change. They were in effect 'spinning plates', trying to keep each area of their lives balanced and in harmony, and this was often an intense and demanding endeavour. The mothers had usually been able to sustain employment over the period of the study, albeit sometimes in a fluid and changing employment environment. Most of them have successfully negotiated some of the most important years in family life as children grow and change and family practices adapt to accommodate different needs and values. However, their experiences have also been marked, for many, by ill-health, stress and depression and financial insecurity and debt. It is a tribute to their resilience and determination that they have done so well and that most are still in work today.

1 Introduction

1.1 Background

For the past ten years there has been a strong policy focus on increasing employment amongst lone parents, aiming to significantly reduce the difference between the employment rate of this group and the overall employment rate. Achieving higher lone-parent employment rates is a key element in the policy measures aimed at meeting the Government's poverty targets to reduce and eradicate child poverty. Increased employment is also intended to contribute more generally to improved standards of living and well-being among lone parents and their children. As Waddell and Burton (2006)¹ have concluded from their extensive review of the evidence, *'work is generally good for health and well-being'*. They argue that being in the 'right type' of work improves self-esteem, quality of life and well-being and that the positive effects of work do not just benefit the individual but also the family and the community, by reducing poverty and health inequalities. The Freud Review on welfare reform sums this up for lone parents:

'Most lone parents want to work, and research now shows that the outcomes of children of working lone parents are significantly better than those growing up in a household where no-one works ... Having a job makes families materially better off and research suggests that children tend to benefit the most (because the "additional" income is often spent on child-related items). But work also improves the quality of life and well-being of parents and their children. Lone parents themselves say that work has given them a sense of identity and achievement. For children the benefits can include "fitting in" with peers and losing stigma, and spending quality time together as a family.'

(Freud, 2007, p46)

¹ Waddell, G. and Burton, K. (2006) *Is Work Good for Your Health and Well-being?*, London: The Stationery Office.

This analysis is reflected in the DWP policy document, *Ready for work: full employment in our generation*, published in 2007:

'Having parents in work also boosts children's self esteem. When parents leave benefit and move into work, their children become more independent, understand the value of money, and gain from treats and activities. There is a trade-off between time and money, but get the balance right and everyone wins.'

(DWP, 2007, p33)

Increasing employment rates for lone parents requires not just that more lone parents move into work but also that those in work are able to stay employed. This employment sustainability is also crucial for living standards and well-being. Lone mothers who lose/leave their jobs almost inevitably become poorer and movements in and out of work are associated with high family poverty (Adelman *et al.* 2003). Advancement to better jobs is most likely to happen for people who are already in work, as they get promoted or change their job to a better one. Spells of unemployment are, by contrast, associated with downward job mobility (Dickens *et al.*, 2003). Women returning to work after time spent in full-time parenting are also likely to suffer downward job mobility, especially if they return to part-time work (Grant *et al.*, 2005; Millar *et al.*, 2006). Sustaining work is, thus, important in both maintaining current living standards and improving future options. There is, therefore, increasing policy and research interest in issues of employment sustainability over time.

1.2 Policy context

The level and range of support to help lone parents enter, and stay in, employment has been significantly expanded over the past decade. The New Deal for Lone Parents (NDLP) was the first New Deal programme introduced nationally in 1998. This provides information, advice, some training opportunities, and help with claiming in-work financial support. Participation is voluntary and each participant is allocated to a Personal Adviser (PA), who works individually to support entry into work. The 'toolkit' of support that the PA can offer includes financial support from a discretionary fund and opportunities for work trials. Lone parents who start work may also be eligible for an in-work credit of £40 per week, payable to those who have been on Income Support (IS) for at least 12 months. From April 2008 some lone parents leaving IS for work will be eligible for in-work advisory support from a PA and the in-work Emergency Discretion Fund can provide up to £300 in the first 26 weeks to help with unexpected needs in work. General financial support in work has also been increased, especially through the Child Tax Credit (CTC) and Working Tax Credit (WTC), which include a childcare element for those using formal childcare.

Lone parents have also benefited from the extension of various provisions and rights for all parents at work. These include the right to request flexible working

arrangements for parents of children aged under six or 18 with disabilities; paid paternity leave; and higher levels of maternity leave and pay. Part-time workers have the same entitlements as full-time workers. The national childcare strategy and ten-year childcare plan seeks to ensure the provision of 'good quality affordable childcare' for all children aged under 14. Provisions have included free part-time (up to 12.5 hours per week) nursery places for all three and four year old children, the expansion of school-based care provision for older children and the establishment of Children's Centres.

Compulsory Work Focused Interviews (WFIs) for lone parents claiming IS have now been rolled out². These are six-monthly for all mothers and quarterly for some, for example where the youngest child is aged 14-15, as well as in the year before loss of IS entitlement.

It is proposed that, subject to the passage of the regulations, from autumn 2008 lone parents with a youngest child aged 12 or over and who are able to work will no longer be eligible to claim IS and may instead claim Jobseeker's Allowance (JSA) or another appropriate benefit. The age limit for the youngest child will be reduced to ten or over from October 2009 and seven or over from October 2010.

There has also been a specific focus on issues of employment retention and sustainability through the Employment Retention and Advancement (ERA) demonstration project. Box 1.1 sets out the key feature of this.

Box 1.1 ERA demonstration project

ERA started in 2003 and provides financial incentives and job coaching for people in work. There are three target groups: lone parents who receive IS and volunteer for the NDLP; longer-term unemployed people over the age of 25 who receive JSA and are required to take part in the New Deal 25 Plus (ND25+) programme; and lone parents who are already working part-time (between 16 and 29 hours a week) and are receiving WTC.

For the two New Deal groups, ERA begins with job placement and other pre-employment assistance, for up to nine months, and then (if they find work) the post-employment phase. Those on WTC enter the post-employment phase directly. This phase is intended to last for up to two years. The support available includes:

Continued

² WFIs for lone parents on IS were introduced in April 2001 and have been rolled out gradually, increasing in frequency and to lone parents with younger children.

- access to 'job coaches', who aim to help people manage any problems in work and to achieve job security and better pay and conditions;
- an employment retention bonus of £400 three times a year for two years for staying in full-time work (at least 30 hours per week for 13 out of every 17 weeks, which is about 75 per cent of the time);
- training tuition assistance (up to £1,000) and a bonus (also up to £1,000) for completing training while employed;
- access to emergency payments.

Source: Dorsett *et al.* (2007)

Additional measures aimed at lone parents have been introduced from April 2008 (DWP, 2007, pp44-45). These include optional group seminars for lone parents whose children are coming up to age 11, a job interview guarantee, more access to work-focused pre-employment training, the extension of the New Deal Plus for Lone Parents pilot programmes of integrated support until 2011 and the expansion of these to cover all lone parents in London, quarterly WFIs in the last year before eligibility to IS as a lone parent ceases and opportunities for six-week long work trials.

1.3 Employment sustainability and well-being in work

Employment sustainability can be defined in various ways. In his literature review on lone parents and employment sustainability, Yeo (2006) suggests that it encompasses several related concepts including: employability (capacity to get a job or change jobs); job stability (duration of a job); job retention (staying in a job despite changes in personal circumstances or changes in the job); career development or advancement (progression up the career or wage ladder over time); and self sufficiency (financial independence). Here we briefly review some recent empirical studies of lone parents in the labour market over time and then set out the approach taken to employment sustainability in our research.

Longitudinal quantitative data, from data sets such as the Families and Children Study (FACS) survey and the Labour Force Survey (LFS), provide an opportunity to analyse factors associated with employment sustainability over time. Evans *et al.* (2004) use these data to look at job entry and job exits for lone parents. They find that job entry rates for lone parents have risen since the mid-1990s, and are now similar to job entry rates for non-lone parents. Job exit rates for lone parents have also fallen over that period, so employment sustainability has improved in recent years, but are still below average. In 2002/03 lone parents were estimated to be almost twice as likely to leave their job as non-lone parents and are a third more likely than single childless women. These differences persist even after taking account of personal and job characteristics. Comparing those lone parents who left work with those who stayed in work, the former were more likely to be aged under 30, tenants, have no savings and be in part-time and low-paid jobs.

Stewart (2007) uses panel data over a ten-year period from 1991 to 2001 to analyse employment trajectories for lone mothers with a youngest child under five at the start of the period. She identifies various pathways over time. Three of these were fairly stable (entered work by or before child was about three and a half and stayed, entered work later and stayed, remained mainly out of work). But about a quarter of the women had various different and more complex patterns. Stewart suggests that the different pathways are associated with individual factors (such as health, owner-occupation) and also with attitudes to work. She also found that escaping low pay seemed to be difficult, even among steady workers, and that movements into low pay were more common than movements out.

There is also a small, but growing, body of research using longitudinal qualitative methods to explore what employment sustainability means from the perspective of lone parents themselves over time. The use of qualitative longitudinal methods for policy-related research is relatively new but has been developing rapidly in recent years. Corden and Millar (2007, p 529) define qualitative longitudinal research as seeking *'to uncover and understand processes of change over time'* and suggest that the *'focus on change, both on how people change and on how people respond to change, is very relevant in the current policy context in which individual behaviour change is seen as key to achieving desired policy goals'*. This is, therefore, potentially useful for exploring the processes underlying employment sustainability.

Graham *et al.* (2005) was one of the first studies to focus on employment sustainability using longitudinal qualitative methods. They followed up a sample of 29 families in 2004 who had first been interviewed in 2001 and 2002. This included a small number (10) of lone-parent families. They identified six key factors that affected employment retention: financial gain, better living standards, psychological benefits, motivation to escape benefits, access to childcare and support from family and friends. Over time, factors associated with work itself became more important, including enjoyment of work, quality of relationships with employers and colleagues, opportunities for progression at work, and the 'fit' of the job with other commitments and aspirations. Lack of such fit was a factor in job changes or job loss, as were issues such as health, childcare and financial problems. The way in which people managed their income and expenditure in work was an important factor and tax credits were a key element in maintaining family income. Seeking to achieve improvements in incomes and living standards, and in well-being in general, are important factors in motivating people to work. The extent to which these goals are realised in practice may also be important in sustainability over time.

Suitable childcare is central to employment sustainability, especially for lone parents, as a number of recent studies have shown (Backett-Milburn *et al.*, 2001; Skinner, 2005; Bell *et al.*, 2005). The complexities of managing work and care can act as a deterrent to working or staying in work. In families where different children are in different care locations (schools, childminders, with family members), the logistics

of managing transport can be substantial. Changing jobs in order to fit with care arrangements is one response. Working school hours is another popular choice, but one which can be difficult to achieve in practice.

The evaluation of the Employment Retention and Advancement Programme (see Box 1.1. above) also provides some evidence on employment retention for lone parents. The overall results for the first year showed a positive impact of the measures intended to support people in work. In particular lone parents who took part in the programme were more likely to move into full-time work, and this therefore meant higher earnings (Dorsett *et al.*, 2007). The qualitative research specifically explored the issue of advancement in work (Hoggart *et al.*, 2006). This showed that people held various different views about both the meaning of advancement (improvements in pay and working conditions, promotion, job satisfaction) and the priority they placed upon it for themselves. Some, including some lone parents, were prioritising their caring role in the family and therefore, postponing advancement. For others the concept of advancement seemed rather irrelevant to their current circumstances, and some people were not interested or even negative about the idea (for example, feeling they were 'too old'). However, the researchers also concluded that these views were not fixed and changes in circumstances and experiences in work could affect these. Those who stayed in work, for example, could become more receptive to the idea of advancement and children growing older and more independent was also a factor.

Ray *et al.* (2007) have explored responses to a group of recent policy initiatives, including the compulsory quarterly WFIs for lone parents with a child aged over 12, the Work Search Premium and In Work Credit. They carried out in-depth interviews with 70 lone parents, of whom 40 were re-interviewed by telephone about three to four months later. They developed the concept of 'lone parents work journeys' for their analysis and suggested that this included three phases: work receptivity, work preparation and in-work journeys.

'Work receptivity is a process whereby lone parents start to consider paid work as an option and become receptive to the idea. It can be a lengthy and protracted process and some may need a considerable amount of help and support.... The work transition period could be difficult and respondents spoke of financial adjustments as well as changes to family routines. Most managed financially, while those in more difficulty had debts or high childcare costs and low wages. Most were overwhelmingly positive about being in work, citing social and emotional benefits, as well as financial.' (Ray *et al.*, 2007, p 5)

The researchers also suggested that there were three key trajectories over time: steady, advanced or broken. Advancement was associated with better paid jobs and supportive employers. Broken trajectories were associated with job factors (e.g. redundancy) and changing circumstances (e.g. difficulties reconciling work with childcare). Yeo (2007) suggests that inability to sustain employment could be analysed in terms of a 'cycle of vulnerability', whereby unresolved problems at work build up over time and interact with other factors, and this leads to eventual exit from work.

There are also some relevant studies that have been carried out in other countries. For example, there is an ongoing longitudinal qualitative study in the US following a group of 46 lone mothers since 1997/98 as part of research on the impact of welfare reform (Scott *et al.*, 2000; London *et al.*, 2004; Scott *et al.*, 2005). The US policy approach is based on strong mandatory work requirements. The interviewed mothers were generally highly committed to work but faced what were often difficult trade-offs especially between money and time, and were often forced to rely upon a complex and unstable patchwork of care. In Canada, Bancroft (2004) has followed a small sample of 11 lone mothers in depth over two years. She explores the concept of 'resilience' (*'bouncing back from adversity whether chronic or sudden'*) and seeks to identify protective factors in her sample, where the mothers faced some very substantial problems of poverty, ill-health, homelessness and domestic violence. These protective factors include personal resources (positive attitudes), family backgrounds (warmth and cohesion), social and institutional support (family, friends, school, work, community) and external commitments (religious or other beliefs). Those who were 'sustaining' work seemed to show more resilience, including a stronger sense of their own competence, than those who were still 'in transition' or those who were 'mired', who were more likely to feel depressed and not in control of events.

The existing research thus highlights the importance of social as well as economic factors in well-being and employment sustainability. For lone parents, sustaining work also means sustaining care. Staying in work over time depends not only on individual commitment but also on access to a range of resources, public and private, in cash and in kind.

1.4 The 'family-work project'

In building on these previous studies and in our analysis of the data from our first two rounds of interviews, we have developed the concept of a 'family-work project' in order to explore well-being and employment sustainability over time. This concept captures the way in which sustaining work and care is something that actively involves the family as a whole and not just the individual concerned. When the lone mother starts work, her life changes in various ways and so do the lives of her children. In many families this may also involve, and affect, other family members. There are changes in material circumstances, in time use, in family relationships and in other social relationships. Sustaining work and care over time means that the situation of being a working family must become part of the everyday and regular practice of the family. Interviewing the children as well as the mothers is, thus, a central part of our research design and is an important element in what this research adds to the existing literature. Talking directly to the children is the only way to access issues that are central to the way the children experience these changes in family life and their contribution to employment sustainability.

In our analysis over the course of this research so far, we have focused on a number of key issues:

- how the mothers make the transition into work, the role of employment services and tax credits in this and whether or not the lone mothers feel 'better-off' in work (Millar, 2006);
- the contribution of children to the family-work project and how they take on extra responsibilities, depending to some extent on age, including looking after themselves and their siblings, taking on extra domestic responsibilities, giving their mothers emotional support, not making too many demands on her time, and so on (Ridge, 2006; 2007);
- the role of tax credits in helping the families sustain work (Millar, 2008a and 2008b);
- the impact on, and the importance of, social relationships in sustaining both work and care (Millar and Ridge, 2008).

We will draw on these findings, and expand them as appropriate, in the analysis of the interviews that follows.

1.5 Research aims and objectives

The main aim of the study is to explore how lone mothers, and their children, manage and adapt to employment over a period of time and to examine from their perspectives what helps and what hinders in this process.

The specific objectives are to:

- map and explore factors associated with changes in benefit receipt (including cycling on and off benefits), employment participation and family change (including re-partnering) over time;
- explore what helps and hinders employment sustainability/cycling on and off benefits, including the role of family, employers and the impact of tax credits;
- explore contacts with State and voluntary sector services and agencies and examine the role these play in supporting employment and living standards;
- explore school and childcare issues for children and to examine how children experience working family life over time;
- examine the impact of employment (and movements in and out of employment) on family relationships, including with separated fathers and grandparents.

1.6 Methodology

This study forms the third wave of a qualitative longitudinal study which started in 2003. Here, we explain how the original sample was drawn and the response rates at the three waves. This is a qualitative study that seeks to understand the everyday lives and experiences of low-income, working lone mothers and their children. As such, it is not generalisable and does not seek to quantify issues but rather to gain insight into low-income working family life through the richness and depth of the mothers' and children's accounts.

The original sample was drawn by the former Inland Revenue³ in November 2003. It was drawn from a total of 5,582 cases from specified postcode areas (in South West England and Yorkshire, including urban and rural areas). The selection criteria were:

- a lone mother;
- with at least one child aged eight to 14;
- receiving WTC and CTC; CTC first taper; or the CTC plateau.

These cases were sent to the Department for Work and Pensions (DWP) to be matched by National Insurance Number (NINO) and merged with IS/JSA records to identify cases where women had left IS/JSA in the last year (i.e. some time after 1 October 2002 and before 3 October 2003). There were 612 records (11 per cent of the former Inland Revenue sample) that matched these IS/JSA conditions. An opt-in letter was sent to these lone mothers in November 2003, with a leaflet explaining the research and giving contact details, with an SAE for the reply slip. By January 2004, a total of 61 positive responses were received, giving an opt-in rate of ten per cent. Interviews were carried out between January and June 2004 and there were completed interviews with 50 women and 61 children. Of the 11 families not interviewed, ten families could not be contacted either by telephone or letter and one was not included because the application for tax credits was under review. Thus, none of the families we contacted withdrew consent after sending back the opt-in letter agreeing to take part.

Consent for the interviews with children was sought from lone mothers who have care of the child, and then from the children themselves. Although the participants all agreed to take part in the study, the consent process was repeated to ensure that mothers and/or their children did not wish to withdraw at any stage. The mothers and children were interviewed on the same day but separately. In most cases, the interview with the mother took place first and then the interview with the child (or children – if there were two or more siblings in the age range both were interviewed). The adult interviews lasted about one hour and those with the children about 40 minutes. The interviews ended by asking respondents if they would be willing to talk to us again, if we were to carry out another round of the study. All agreed.

Following the interviews a 'thank you' letter was sent to each mother and each child respondent. To maintain contact, all participants were sent a card at Christmas 2004. By the end of 2004 we had secured funding (from the Economic and Social Research Council: RES-000-23-1079) for a second round of interviews, and in early 2005 we wrote again to participants asking them if they would be willing to be interviewed again. Of the original 50 mothers, 44 agreed to be interviewed again (a response rate of 88 per cent), there were 51 child interviews (see later for more information on the children and young people in the study). We were unable

³ HM Revenue and Customs was formed on the 18 April 2005, following the merger of Inland Revenue and HM Customs and Excise Departments.

to trace four mothers, and two withdrew for reasons of ill-health. The second interviews took place between June and October 2005. We sent Christmas cards again in 2005 and 2006. Again, we ended by asking respondents if they would be willing to talk to us again.

The third round of interviewing took place between September and November 2007. We were able to contact 37 families. We sent these families feedback sheets from the previous interviews (see Appendix B) and at the same time invited them to take part in another round of interviews. We achieved interviews with 34 mothers and 37 children. We interviewed all children aged eight and above, if they agreed to take part. Of the mothers who did not take part, seven were uncontactable, two withdrew from the study because they were too busy, another one withdrew because of ill-health.

Having three interviews over three to four years for 34 women and 37 children is a significant achievement. It highlights the importance of maintaining contact between interviews and also reflects the fact that the women seem to have generally enjoyed the interviews and felt committed to the project.

1.7 The sample

Table 1.1 summarises the interviewed sample over time, showing the number of interviews and the time gaps between original sample selection point of leaving IS/JSA and the interviews. For the third wave sample, the time since leaving IS/JSA and being selected for the study was between 46 and 63 months, that is between almost four years and just over five years.

Table 1.1 Interviewed sample at three stages

Left IS/JSA	October 2002 to October 2003		
First interview	January to June 2004	50 families (50 mothers and 61 children)	
Second interview	June to October 2005	44 families (40 mothers and 53 children)	
Third interview	July to December 2007	34 families (34 mothers and 37 children)	
Left IS/JSA to first	Minimum: 13 months	Maximum: 22 months	Median: 17.5
Left IS/JSA to second	Minimum: 22 months	Maximum: 35 months	Median: 27.5
Left IS/JSA to third	Minimum: 46 months	Maximum: 63 months	Median: 52.0

Interviews for the study, including the third wave, were carried out in various regions of England, both urban and rural, and incorporated areas in the North of England, including Leeds, Bradford, Wakefield, Doncaster and Sheffield; in the Midlands, including Birmingham; and in the Southwest, including Bristol and Plymouth.

Table 1.2 shows the characteristics of the interviewed women at the first and third waves (for the samples as a whole, we explore individual change over time in Chapter 2). At the first round, the 50 women were mainly divorced or separated

women (39) and none were aged under 25. Most were tenants (31 including one woman living in temporary accommodation in a hostel). There were five ethnic minority women.

The mothers' lone parent status changed over time as they re-partnered and in some cases got married. By the third interview, 16 of the 34 women were in relationships, and five of those had resident partners. One previously non-resident partner had moved in and one previously resident partner had moved out. Three women who had been in relationships at the second interview had separated from their partner by the third; four who had not been in relationships now were.

The sample selection criteria at the first round included that there be at least one child aged eight to 14 in the family. At the first interview seven of the women had a child of under five, 21 had children aged five to ten and 22 had children of 11 and above. These were often large families, with ten mothers having three or more dependent children. In addition, there were 21 women with older children, some still living at home. By the third wave the numbers of families with dependent children living at home had reduced and there were four families with no children at home.

Table 1.2 Mothers at waves 1 and 3

	First round sample (number)	Third round sample (number)
Marital status		
Widowed	2	1
Previously married	39	28
Never married	9	5
Married/living with partner	0	5
Age		
Under 25	0	0
25-45	42	21
45 plus	8	13
Median age	39	42
Tenure		
Owner-occupier	19	20
Tenant	31	14
Ethnicity		
White	45	32
Other	5	2
Age of youngest child		
0-4	7	4
5-10	21	3
11 plus	22	17
17+	0	10

Continued

Table 1.2 Continued

	First round sample (number)	Third round sample (number)
Number of dependent children		
None	0	4
One	16	11
Two	24	14
Three or more	10	5
Older children		
None	29	12
Some in household	10	9
All left home	11	13
Total	50	34

If we compare the characteristics of these lone mothers with lone mothers in general, these women are older, less likely to be single never-married women and they tend to have more children. These differences are to be expected given the sample selection criteria of having at least one child aged eight to 14. This means that we have not included so many lone mothers with younger children. However, this sample does reflect a key target group for Government policy. From 2010, it is proposed that lone mothers with a youngest child aged seven and above will no longer be entitled to IS and will be required to meet the eligibility criteria for JSA, including being available for work.

Employment patterns over time, including movements in and out of work, are explored in detail in the report. Here, we briefly summarise the nature of the jobs held by the women at the start of the study. At the first interview, 44 of the 50 women interviewed were in work. Most (36 women) worked in care homes, offices, shops and catering and cleaning. One woman was self-employed, one worked from home selling by telephone and one was driving a school bus. However, there were 11 women in professional or semi-professional jobs, all in care or education, most of whom had completed some further education or training. Most of the women worked part-time, with just 13 in jobs of over 30 hours per week. There were six women who had more than one job, four women were working nights (all of whom worked in care homes) and five women were working weekends (some on rotas rather than every weekend). Pay was typically about £5-£6 per hour (which is about average for women in part-time work⁴), with the lowest paid at national minimum wage levels (£4.50) and the highest paid earning about £11-£12 per hour.

⁴ Median gross earnings in April 2004 for women were £7.95 per hour, £9.46 per hour for those working full-time (30 hours plus) and £6.27 per hour for those working part-time (ONS, 2004).

Focusing on the children, at the first wave of interviews there were 31 girls and 30 boys in the study. Of these, six children came from minority ethnic backgrounds and a further five had dual heritage. The children were aged between eight and 15 years of age. In the second wave 53 children were interviewed, of these 48 children agreed to be interviewed again out of the original 61 (a response rate of 79 per cent). Of the 12 children who did not take part in the second round: four children were from the four families that could not be traced; three were from the two families where the mothers withdrew; two were repeatedly unavailable; and one had moved to live with her father and access was refused by him. Two children took the decision to withdraw; one felt too shy and another too old to take part. An additional four children who were aged under eight at the time of the first interview opted to take part in the study at this stage, giving a total of 53 children interviewed.

At the third interview, 37 children and young people took part. All but one of these children had been interviewed before and the majority had been interviewed three times over the lifetime of the study. One nine year old girl joined the study. There were 21 girls and 16 boys; of these, two children came from minority ethnic backgrounds and two children had dual heritage. Of the 17 children who did not take part in the third interview three were living in families where the mother withdrew from the study, one due to ill-health; nine were living in families that could not be traced, one was suffering from poor health; two were living with their fathers and could not be contacted; one was in the care of social services and one boy was too busy with his work to take part.

1.8 Report structure

This report has seven chapters. Following this introduction, the next three chapters examine employment sustainability and the factors that helped families to sustain employment over time. **Chapter 2** focuses on the role of Government support, **Chapter 3** focuses on the role of family and friends and also the health of mothers and their children. **Chapter 4** focuses on the role of employers, workplace relationships and advancement. **Chapter 5** explores children's and young people's perspectives on their mother's employment. **Chapter 6** examines financial well-being in work and reports the reflections of mothers and children about what works for lone mother families. **Chapter 7** summarises the main findings from the study and discusses the key issues that arise from this research.

The sample throughout is the 34 families (34 mothers and 37 children) who were interviewed at the three waves of the study. In interpreting the results, it is important to bear in mind that the sample consists of mainly older lone mothers, with older children. All are women who had elected to make the move from IS into employment, they were not required to do so, and so their approach to paid work is not necessarily the same as that of other non-employed lone mothers. Nevertheless, their experiences cast light on the range of issues facing lone mothers and their children as the mothers seek to find a place in the labour market.

2 Employment sustainability – the role of the Government

The Government plays a central role, through employment programmes like the New Deal for Lone Parents (NDLP), in encouraging lone mothers into employment and in developing policies that seek to ensure that work is possible, financially rewarding and sustainable for lone mothers and their families. Central to this role is the provision of financial support through social security and the tax credit system and the provision of advice and support through Personal Advisers (PAs). The Government also plays a key role in the provision and finance of childcare and in the more private realm of child support. This chapter looks at the factors involving Government provision or financial support that have helped or hindered women's capacity to manage their employment successfully.

2.1 Summary of key points

- Government support for working low-income mothers plays a vital role in sustaining mothers in employment. Tax credits were particularly important for boosting wage levels and ensuring adequate incomes especially for mothers with the lowest wages.
- Secure payments, clear eligibility and adequacy of payment were important considerations for mothers regarding tax credits.
- Although mothers in the study had, in general, been receiving tax credits for four to five years, there was evidence of considerable unease and uncertainty about the system, and mothers reported considerable difficulties in negotiating and understanding the tax credit system.
- Difficulties understanding the tax credit system were compounded for some by new challenges at key times of transition when children left home or aged out of the tax credit system, creating significant economic anxieties for mothers.

- Uncertainty about entitlement to tax credits and problems with payment and overpayments had been instrumental in some mothers moving into debt.
- PAs played a negligible role in the lives of women who were in employment and overall, mothers did not envisage calling on PAs for advice or support. In effect the women in the study appeared to be drawing away from Government forms of advice and support.
- The women considered themselves well connected to alternative sources of information in the form of work-based resources, the Internet and friends and family.
- For mothers who were unemployed, the element of compulsion in Work Focused Interviews (WFIs) meant that their involvement with PAs was often problematic and deemed to be unhelpful.
- Women who received child support found it to be an especially valuable addition to their household income. However, many mothers were not receiving any child support despite, in some cases, strenuous and lengthy attempts to secure it. Again, regularity, security and adequacy of payments were the key elements required by mothers.
- Childcare was a difficult issue for mothers in the study. There was still a dearth of childcare places in many areas where the mothers lived, particularly for older children, and children themselves were not keen on much of the childcare on offer.
- Most mothers used either informal care or worked school hours. Financial support for childcare through the tax credit system played an important role in maintaining mothers at work, particularly for mothers with younger children. But there was a general sense that tax credits could help more if they covered more of the costs of childcare.
- The need for childcare was declining as children grew older and took on more responsibility for their own care.

2.2 Tax credits and in-work support

This section explores the role of tax credits for mothers who have been receiving tax credits for three to four years and who are trying to sustain employment and manage ongoing fluidity and change in their work and family lives (see Chapter 3). The in-work wage supplement in the form of tax credits, played a vital role in lone mothers' decisions to enter employment and in ensuring that their employment was financially viable. Lone mothers in the study were generally working in low-paid service sector jobs and their wages alone would not have been sufficient for them to enter or sustain employment, therefore, they needed this ongoing financial support from the Government. For most of the families' total income did increase as a consequence of being in work but a key factor in this was the additional boost of tax credits alongside their wages. However, as time has passed,

reliance on tax credits has declined for some mothers. Table 2.1 shows receipt of tax credits and other benefits among mothers in the longitudinal sample. The table shows the decreasing receipt of tax credits, especially Working Tax Credit (WTC), as some incomes improve and for some Child Tax Credit (CTC) as children age out of entitlement.

Table 2.1 Receipt of tax credits, benefits and child support at each wave

	First wave 2004 No.	Second wave 2005 No.	Third wave 2007 No.
Tax credits (any)	49	42	27
WTC	42	30	16
CTC	48	40	26
Childcare element of WTC	11	9	4
Income Support (IS)	5	7	3
Disability*/Incapacity	0	1	2
Child support	20	17	13
All mothers in study	50	46	34

* Does not include Disability Living Allowance (DLA) for children, only for mothers.

In the previous phases of the research it was evident that tax credits had played a critical role in mothers' decisions to enter employment and many mothers felt that they could not have started work without them. They would also have found it difficult to manage and sustain work over time with only their wages for support. Tax credits, therefore, were a vital financial underpinning to these mothers' working lives.

Ursula reflecting back on the importance of tax credits when she returned to employment illustrates the value of them for her everyday survival over the last few years. *'Now looking back, very important. I mean I must admit at first I thought they were better when they were in with your wages because you always looked like you got more money. But then when they changed it and did it so it got paid as a separate entity I found that was an awful, awful lot better because obviously you got that every week. So you got your lump sum wage at the end of the month, so you could use that to pay out all your bills or what have you and then you had that every week. I got it paying straight into a bank account so that was covering my direct debits and I used my child benefit for bus fares or bits and pieces of shopping, like milk and bread and stuff.'*

While overall, families in the study had benefited substantially from tax credits, their significance in making up the family budget had reduced over time in some families. For most of the mothers who were on the lowest wages it was clear that tax credits still played an important role in sustaining employment, whilst mothers whose incomes were starting to rise had gradually become less reliant on tax credits to make up a living wage for their families.

Mothers on the lowest wages are highly dependent on tax credits to supplement their wages and for many of them, employment was really only possible with such a substantial in-work wage supplement. Because these women tended to be in chronically low-paid and insecure employment sectors, there was little potential for wage increases or advancement that could increase the overall proportion of family budget made up by wages and thereby diminish the value and importance of tax credits. Therefore, their reliance on tax credits was of a sustained duration and these payments formed the backbone of family budgets with the mothers relying heavily on their regularity and their adequacy in terms of increasing their income.

One mother with four children was particularly reliant on tax credits to sustain her family income and keep her in employment. She worked part-time and attended university, her income was made up with a greater proportion of tax credits than wage and like many lower income mothers in the study, she felt that without the help of tax credits she would not be working. To ensure that she does not get into any arrears or difficulties she regularly overestimated her earnings to make sure that she would have a steady payment⁵. *'I always tell them I earn a bit more than I do because I'm scared of ending up with it being stopped because I couldn't cope without it.'* (61)

For that mother and others like her in the study, the tax credit system has worked well and women have been able to rely on the payment with some security. However, there have been severe difficulties at times with administration of tax credit payments. The effect of these well publicised difficulties has been to generally undermine the confidence of mothers in the study, even those mothers who have never had a problem with tax credits.

For mothers who were receiving higher wages, tax credits were playing a lesser role in their financial management, although tax credits were important at the time at which they entered employment, or when they were in insecure employment or short-term contracts. As one of the mothers explains: *'I noticed it was the biggest help when I initially went back to work and I was on a full-time contract for four months but the pay wasn't fantastic. That brought my income up considerably.'* (15)

As their wages improved some of these mothers have become less reliant on tax credits, although even small amounts of tax credits can still have an important role to play, especially as a passport to other services such as free prescriptions. These higher wage mothers have a very different relationship to tax credits compared with lower wage mothers and critical points of transition and difficulties with tax credit administration, as highlighted in Section 2.2.1, do not cause them the same degree of anxiety or destabilise their incomes in quite the same way.

⁵ By overstating her earnings this mother reduces her tax credit entitlement. However, she reasons that this ensures that although she receives less than she might be entitled to, her income from tax credits will remain steady and she will not run the risk of overpayments which she would then have to repay.

2.2.1 Difficulties with the tax credit system

Because of the significance of tax credits for low income mothers, any difficulties with tax credits, changes in entitlements, payment delays or changes in awarded amounts could be highly destabilising. During the course of the interviews, women expressed a variety of concerns about the tax credit system. They tended to fall into three key areas:

- Difficulties understanding and negotiating the tax credit system – especially with regard to entitlement, administration and delivery.
- Changes in entitlement related to times of transition within families.
- Concerns about debts related to, and sometimes generated by, tax credits.

These were not discrete concerns and issues, there was considerable overlap and interaction between them and we discuss each in more detail below.

Understanding and negotiating the tax credit system

Because tax credits played such a significant role in sustaining employment for many women in the study, any problems with tax credit delivery, or uncertainty with entitlement or rules, caused considerable insecurity and in some cases a loss of confidence with the system. Mothers in the study reported a range of difficulties that they had experienced with the system. Chief among them was anxiety about the amount of support they were entitled to and uncertainty about how it had been calculated and even in some cases, what tax credits they were receiving. The fact that the tax credit award was provisional and could be adjusted at the end of the year when all the circumstances were known, was particularly hard to understand, especially when the mothers' circumstances had changed from one year to the next.

A main concern expressed by several of the mothers was about the perceived poor level of information they were receiving about how their tax credits had been calculated. Without a clear statement setting out calculations and entitlements, some of the mothers felt that they were unable to establish clearly, from their award notice, how their payment had come about or challenge the amount they were awarded. As one mother put it: *'They just sent you the sheets. They said to me that it's because of the extra overtime I've done and I'd done a little bit of overtime, nothing drastic but I'd let them know. I told them all about that but obviously when they worked it out there was somewhere that I owed them and that's basically what it's been like the last two years. I always ended up owing them.'* (55)

There was also considerable uncertainty about entitlement and what changes in circumstance should be notified. Without a clear understanding of whether they would lose or gain by working additional hours, some mothers had been cautious about increasing their hours at work in case it adversely affected their entitlement.

Wendy has four children and works as a health secretary. Asked to do an extra hour at work, she notified her change in circumstance to Her Majesty's Revenue & Customs (HMRC) and was assured that her award would be recalculated and she would get a new award notice. However, there was an administrative failure which resulted in a double payment of tax credits. *'I noticed, like, from then on, I was having two payments a week going in...I rung them up and I said, I think I'm being overpaid, and the guys there, just said, no, no, it's all right, everything's fine.'* Concerned about the overpayments, she put each extra amount in an ISA. Six months later she was contacted about being overpaid. *'The following year I had a letter saying "oh, you have been overpaid, we will have this money back off you". And what they actually did was they stopped all my tax credits from the February to the April. They just cut it.'* In addition to a two-month stop in tax credit, which had an impact on her finances, she also found out that according to HMRC she owed £3,500 which was considerably more than the £2,000 in extra payments that she had saved, ready to pay back. This did not make any sense to her as she had carefully saved everything extra she had received and she felt aggrieved that she had fallen in to debt as a result, as she saw it, of doing an extra hour at work.

The example above illustrates how uncertainty about entitlement and changes in circumstance and, in this case, administrative failure can cause severe problems in households relying on tax credits for a large part of their weekly budget.

Transitions and changes in entitlement

Security in income, work and home circumstances were all important ingredients for stable working family life. The families in the study have all been receiving tax credits over three to four years. For many mothers in the study, these have been the mainstay of their family income and where employment has been secure and generally without upheaval, mothers have been able to rely on them. However, as families grow and change they have encountered difficulties with the tax credit system at key periods of transition. Chief among these has been in families where entitlement has changed because children have either left home – sometimes to live with their fathers – or aged out of the system. For these mothers and their families, the loss of tax credits has severely undermined their ability to manage their incomes. This has resulted in change, anxiety and upheaval in work and family life.

Ruth had run into difficulties when her son left school and her tax credit payment for him stopped. Initially, he was in a training apprenticeship and after receiving welfare advice she was able to re-establish payments. However, her son was then offered employment and her CTC and some of her WTC ended. *'They dropped my tax credits so I had to start working 55 hours a week and I've done that for a year and a half. Fifty-five hours a week, nights as well just to make the money up to what I was getting before obviously I*

Continued

was getting it and then they didn't let me know it was stopping and the bills still had to be paid so I was more or less...I have barely seen daylight for a year now because I've been in bed or at work at night.' Although her son still lives at home, he is unable to pay her sufficient money for his keep to make up the amounts she has lost.

In most households changes are expected or planned but they can also be unanticipated and may follow a family row or a period of tension within the family. This is generally very disruptive for families and can become even more disruptive when linked to income loss when entitlement to tax credits stops as a result of a child leaving home unexpectedly. In one family where there was discord between the mother and her daughter, the daughter suddenly left home to live with her father and the mother, who had recently taken on a larger mortgage, ran into financial problems. As she explains, her daughter leaving home meant that she had to try and change her job to cover her debts. *'Now she's gone and I've had to now stop claiming for her that's what's causing me the problems now because I've lost my Child Tax Credits for her and my Family Allowance for her which amounts to just short of £200 a month. ... When I got ... I got the house and then I got an extension on my mortgage to do it all up which put my mortgage payments up like £100 a month. So with the £200 that I've lost and then the extra £100 that's like £300 a month. So this is why I'm now looking for another job.'* (43)

One of the values of longitudinal research is that it reveals fluidity and change in people's lives. In this research study, the longitudinal approach highlights issues around tax credit receipt as children grow older and entitlement to tax credits reduces. Many of the mothers in the study whose children were ageing out of tax credit entitlement, expressed anxiety about future well-being and financial security. Some were trying to find more hours or, if working part-time, they had been thinking about taking full-time employment to make up the deficit in payments. However, many of the mothers were working in insecure labour market conditions where part-time work was more likely than full-time work. This affected their ability to increase their hours and/or increase their wages.

There were also transitional problems for mothers who were in unstable labour markets and found themselves moving in and out of employment. The transition between employment (with tax credits and full child support) and unemployment (with Income Support and reduced child support) can be particularly difficult. This problematic transition in and out of unemployment can also be affected by a wide range of issues, including how the employment was terminated and whether mothers receive Jobseeker's Allowance (JSA) or Income Support (IS). For example, there were two mothers in the study who became unemployed and one of them signed on for IS and the other for JSA.

After becoming unemployed and making a new claim for benefits, claimants are advised of the benefits they are eligible to claim, once Department for Work and Pensions (DWP) staff have established the facts and the customer's details. But, when eligible for more than one benefit, the benefit they claim may not always be the most suitable for their particular circumstances, as these following case studies suggest.

When she was made redundant, Jan claimed IS. She said that she was encouraged by the local Jobcentre Plus to claim IS rather than JSA due to the age of her children. She had been working full-time when she was made redundant, and she had an insurance policy to pay her mortgage. However, the insurance company would not pay her mortgage because she was receiving IS and therefore, not deemed to be actively looking for work. This resulted in significant mortgage arrears, debt and a court case. When working, she had also been receiving £150 child support weekly on top of her full-time wage, but when not working, this payment was deducted from her IS payments and she struggled to manage financially. Jan was unemployed and looking for work for 10 months and entered her new employment considerably in debt.

Irene was working full-time and unsociable hours when a dispute at work resulted in her handing in her resignation. She signed on for JSA and started looking for work. *'It would have been very easy to go across to Income Support and say right I'm a single mum, please give me some money. I couldn't do that. I wanted Jobseeker's Allowance because it's my National Insurance basic contribution and for my own pride and self-respect I didn't want to go on Income Support.'* However, because she had resigned from her previous job she was not entitled to full JSA. Irene was also paying back overpayments on her tax credits so received a reduced CTC payment. The severe reduction in her financial circumstances meant that she could not manage financially and she decided to claim IS instead of JSA. *'What I am going to have to do now is say "to hell with it, I won't sign on", you know, I won't actively seek work I will become a single woman on Income Support.'* At the time of the third interview Irene was still out of the labour market.

Some mothers who have experienced unemployment had been advised to continue on tax credits while they were looking for work, rather than sign on as unemployed and experience the potentially downward transition to IS, and the loss of entitlement to retain all child support payments.

Debt

In this third stage of the study there were significant numbers of families who were experiencing debt and financial hardship (see Chapter 4). One of the factors that precipitated debt was difficulties with tax credits, particularly with regard to both overpayments and loss of entitlement for children.

Overpayments were a major concern and some women were paying back tax credit overpayments long after their entitlement had finished (mainly because their children had grown up and out of entitlement, or because their children had left home). Recurrent bouts of overpayment meant that some others were unsure about what their actual entitlement to tax credits was and hence, experienced some difficulty budgeting as their regular income had become an irregular one.

Sudden stoppages of tax credits were also very difficult to handle as mothers were used to managing on a set amount of money and their expenses and outgoings were calculated to match that income. Sudden changes in tax credit awards because the final income for the year was higher than the previous year had a severe effect on weekly income and in some cases, pitched families in to debt. However, the introduction of the £25,000 income threshold from April 2006 means that for the majority of tax credit customers, an in-year rise in income will not now lead to an adjustment in the award.

Changes in circumstances that led to reduced entitlements could also precipitate debts due to the ways in which mothers were budgeting. Having a separate payment for tax credits meant that some mothers had opened a bank account for tax credits to be paid into, out of which household bills were paid. Although a sound strategy to ensure that direct debits are paid for rent, electricity, etc., this backfired badly in families when tax credits were reduced or stopped. As in this case where the loss of Child Benefit and then CTCs pushed one mother in to debt because she was not aware that payments had stopped: *'I knew that money was going in every week and it was always there to pay the direct debits. It was only when the phone calls started coming through, this hasn't been paid and that hasn't been paid that I went up the bank.'* (8)

2.3 Personal Advisers and seeking advice

Jobcentre Plus PAs have a key role to play in supporting and encouraging lone mothers into employment. All the women in the study had elected to make the move from IS into employment, they were not required to do so, therefore they did not necessarily have any engagement with PAs. For those mothers who did have involvement with PAs, the extra help and support at that time was often particularly valued. However, not all mothers used PAs and several mothers found their own employment through media sources and friends.

Reflecting back on support from PAs

In the initial wave of the study it was evident that PAs had played an important part in supporting many of the mothers in their search for work. Over half of the women had been helped into employment by PAs and they were seen by some mothers as a valuable source of support at that time. One mother recalled the support she had and the importance of having someone who would listen to her problems. Not all mothers had close family and friends who could support and advise them, and this mother said she needed to feel that someone would take time to listen to her, not just direct her towards employment and childcare, etc.

However, mothers who had had some form of contact with a PA when they were entering employment at the start of the study, were no longer drawing on support, advice or guidance from PAs, and their recollections of that process were not necessarily positive. Some mothers had negative reflections on their involvement with PAs and several of the mothers were unhappy with the help and advice they had been given. This clearly affected their willingness to approach a PA again. These mothers felt that they would rather sort out their own problems in future.

One of the problems identified by mothers was better-off calculations. The calculations had been very instrumental in mothers making the decision to enter employment. However, they are highly complex calculations intended to provide an indication of future work income set against specific income and outgoings. These calculations reflect a point in time and do not necessarily account for the economic environment in which the mother actually enters employment, or for additional but unexpected costs (for example the restitution of payments for long standing debts following employment), or for the full complexities of the mother's financial circumstances over time. Therefore, although influential, they did not always reflect the economic reality that the mothers found themselves in when they entered work. As one mother put it: *'She said I would get...you know I'd be so much more better off and I wasn't, I just wasn't really that much better off.'* (25)

Not all mothers were certain that they would still be eligible for help from a PA. One mother in the study wanted help and advice from a PA but was uncertain about her eligibility for support because her son had reached 16 years of age. However, he was still living at home and because he was unemployed she was still supporting him, so she felt that she needed access to help and advice.

There was also a perception among some mothers that PAs were not there to help people who were still in employment. *'Because you're working nobody wants to help you, nobody. Nobody wants to help people, men or women to get on to better things or advise even but you're working that's it, that's it close the door.'*

Alternative forms of support and advice

Almost all of the women in the study indicated that they would not seek help or advice from PAs and that if they needed advice or support they would draw on a range of alternative resources. Although in some ways this runs counter to their experiences at the start of the study, it may be that as time passes mothers feel a greater sense of confidence and start to disassociate themselves from their previous positions in the labour market as unemployed and in need of government support, or that they were unhappy with the outcome of their previous engagement with PAs.

There was also a strong sense that many of the mothers were, to some degree, distancing themselves from Government help and support, buoyed by the feeling that they were now connected to the world of work and therefore, linked into an alternative range of resources, help and advice. Some were very clear that they felt they were now in control of their own lives. As such, they were confident that they had the skills and opportunities to find whatever information and advice

they might need. These alternative forms of advice and support were often linked to employment and included human resources departments and colleagues. For other mothers, family and friends were a key source of advice.

Chief among all of the resources that mother's mentioned was the Internet, where most women said they would search for the information and advice they needed on a wide range of issues including employment, and debt. *'I just go on the Internet for most things. If I've got a problem with anything, I just go onto it and look at what's available and what's not available.'*

2.3.1 Unemployed mothers and PAs

The only mothers in the study who had current and ongoing involvement with PAs at the time of the interview were the three mothers who were unemployed. These mothers were attending WFIs every six months and in some cases they were experiencing problems with the process and were unhappy with the support and advice they were receiving.

The WFI process was different for these mothers because unlike the other mothers whose early engagement with PAs had not been subject to compulsion in any way, they were involved in a six-monthly system of meetings. Accounts of the interview process and the help and advice that these mothers received from their PAs indicated a rather different climate of support to that experienced several years ago by mothers in the study. In particular, they were finding the element of compulsion made their interviews with PAs stressful and unhelpful at times.

Imogen had been out of the labour market for a lengthy period of time. She had tried several times to enter employment but had been unsuccessful in sustaining work. She had not felt better off in work due to the loss of other out-of-work benefits like Council Tax Benefit and free school meals. She had a large family of six children with two children aged ten and 15 years old still at home. She was very anxious about what would happen when her children aged out of the social security support. She had recently been diagnosed with a circulatory disease and spent some time in hospital. As a result of her illness, she is newly disabled and was just starting to come to terms with the extent of her illness and prognosis. She had been called to a WFI every six months but there was clearly a breakdown in communication between her and the PAs, who did not seem to be sufficiently aware of the extent of her disability. She was very anxious about losing entitlement to her benefits and being made to work when she has a limiting illness. *'I don't think they realise. Probably this time when I go I'm going to show her my fingers and that and I don't think they'll send back for me any more. I want to work. I really do want to work but what can I do? I'm limited aren't I?'* This mother is not convinced that she would be able to work and certainly not convinced that she would be better

Continued

off in work *'If I went to get a job then I'd be worse off wouldn't I? Absolutely worse off working so I might as well sit at home on my backside and do nothing, which is absolutely depressing, if I went to work I'd lose all that Income Support and all that disablement thing. I'd have to pay Council Tax wouldn't I?'*

Another unemployed mother, whose daughter was 12 at the time of the third interview, also had a complex employment history. She had previously worked long and unsocial hours which involved her daughter (then aged 9 years) in a dense schedule of childcare arrangements. However, since she had been unemployed she was having second thoughts about working while her daughter was still young and at home. She had seen a PA regularly and had discussed employment but overall she felt that she was unlikely to look for further employment until her daughter was older. Thinking about the PA system she felt that the interviews were not really helpful because she saw a different person each time she went and she resented the element of compulsion *'If you don't go and don't give them a really good excuse why you're not going, they stop your benefit'*

Megan had five children living at home, the oldest was 13 years old and two of them were under 18 months of age. Although she had re-partnered, the relationship had not lasted and she was bringing up her children alone. Her previous experiences of employment have made her anxious about leaving her children in childcare. She also had strong views about leaving young children with a child minder or in any other kind of private provision. When she had been in work she had not felt better off. She attended a work focused interview every six months although she would not consider entering work until her children were older and she greatly resented the pressure she felt she has been put under to do so. *'I've told them I won't leave them with a childminder... They're my children. I had them. I should obviously look after them and I understand yes, that I should be working and I shouldn't be claiming money from the Government and what have you, but I will eventually go back to work and I'll pay back, in my eyes, what I've had from them.'* She also feels that there is a lot of stigma attached to attending Jobcentre Plus for mothers like her. *'I don't like going because I don't like going down to the job centre because all the benefits and stuff are all in the job centre now and I mean, obviously there's people there... and it's just the way people look at you when you're walking in ... Like something that came off the bottom of their shoes, some of them sort of look at you like that, sort of thing. But, obviously, they don't see the full picture. They only see half of the picture.'*

2.4 Child support

A full disregard of child support payments for lone-mother families who are working has been a key element in the government's policy strategy to make work pay. As a result, for those mothers who were in receipt of child maintenance from their former partners, the addition of a fully disregarded child support payment to the household budget was a considerable bonus. However, throughout the three waves of the study there has been a consistently low level of child support receipt amongst the mothers and the receipt of child support, for those who got it, had not necessarily been straightforward, regular or reliable for any of them.

As might be expected given the problems that the child support system has suffered there was a general discontent with the Child Support Agency (CSA). Several mothers had high levels of child support arrears owing and they felt that there was little prospect of them ever receiving payment. In many cases mothers had tried in vain to pursue the fathers through the CSA for maintenance payments over many years but had finally given up.

Payment of child support was not necessarily linked to contact with children. There were cases where fathers had contact but did not pay child support and cases – particularly involving domestic violence – where child support was not accompanied by contact. Several families in the study had also arranged their own child support, in a couple of families this was a monetary payment but in others it was through payment-in-kind. *'He takes her out and he tends to buy her a lot of things like her football boots and stuff like that.'* (36)

Two mothers in the study were finally receiving child support after trying for nearly ten years to establish payments. In the words of one mother *'I never gave up. It took me years and I did all the research, found out where he lived, did everything myself. And it's not...it's not even about the money, you know, just force him into pay for his children, that's been my greatest achievement over the last couple of years.'* (46) This mother feels that child support coupled with her own wage (she is one of the higher wage earners in the study) has made a significant contribution to her finances.

Even when payments were established, there was still the possibility for them to stop or diminish. In one case a mother had tried for some considerable time to get child support, when she finally did, it was paid for only six months before her former partner ran into difficulties and lost his job. She has not had any payments since.

Regularity was a key theme for mothers; payments had to be adequate and reliable. Yet many mothers experienced changes in payments. This was particularly difficult for mothers when fathers had re-partnered and started new families. This resulted in a reduction in payments of child support and could greatly destabilise families reliant on regular and adequate amounts of child support. As always with child support there were tensions in a system that is trying to reconcile the needs and entitlements of several different parties.

Audrey had two children, aged 10 and 14 years and received regular child support which played an important role in her family's finances. She had a troubled history of engagement with the CSA and she felt that they were not sufficiently supportive of her when she was trying to establish child support prior to moving into work. When finally her claim was settled, she was receiving £300 a month. However, the father re-partnered and had several new children. In the process of recalculating the amount of child support to which she was entitled, her payments were completely stopped until she had made up arrears that she had been overpaid. She had no knowledge of the overpayment nor had she been warned or advised that this would happen. As a result it was a severe shock to her income. When her child support was restored, it was £100 less than previously, and it was due to reduce again in 2007. *'It started off at £300 a month when I first received it but as [ex-husband] has a new child, each time he has one it reduces by about £50 a month so he's had two children, it's now £200 and he's just had another one, so I'm expecting to receive a letter any day now to say it's gone down again which isn't fair is it but there you go.'*

2.4.1 Unemployment and child support

For mothers in the study who became unemployed, the implication of their changed employment status for child support was a financial disadvantage. In one case, a £20 a week award of child support was reduced by £10 a week to allow for a disregard of £10. In another case, a private agreement between parents involving a weekly monetary payment and considerable in-kind help and support including regular childcare to help the mother work, changed when the mother became unemployed and the CSA became involved. Put under pressure to make the support agreement legal, they agreed but they would have preferred to stay with the arrangement that they had. *'We had to put it through the Child Support Agency eventually because there was that much pressure and we thought "well let's just do it", do you know what I mean, "let's just do it and get it sorted out" and we actually agreed [the father] and I, rightly or wrongly...if they made an award bigger, I wouldn't take it and he said if the award was any less, he would still keep it the same.'* (37)

2.5 Childcare

In this study most of the children are of school age and mothers had tended to use informal care wherever possible. They were also using a range or patchwork of care options to address shortfalls in care that could arise at times of school holidays or at the beginning or the end of the school day. Many mothers in the study had also started off working part-time and within school hours, while their children were younger, although there were now some indications that as children grew older, mothers, whenever possible, had started to increase their hours. For most of these mothers managing employment through informal care or part-time work was a deliberate practice to facilitate work and care.

Throughout the study it has been evident that there was a general lack of quality and affordable childcare available to mothers and wider family members such as grandparents were the mainstay of many mother's work and care strategies. This meant a heavy reliance on arrangements involving family members which were vulnerable to breakdown if anything changed within that relationship (this is discussed in more detail in Chapter 4). However, not all mothers had family nearby to help with childcare and sometimes it was older siblings who were doing the childcare.

Lack of childcare options and rules about claiming the childcare element of WTC meant that sometimes mothers were paying for private informal care without the childcare element. *'I used to struggle with childcare when I first started working and that was due because around here, there's not many registered childminders and you've got to be able to claim from working tax credit. You've got to have a registered childminder. So I was like having to pay private people to watch him.'*

Irregular hours or night work presented particular difficulties and it was often grandparents who stepped in with support and there were several children in the study who had regularly spent nights sleeping over at their grandparents' houses while their mothers worked. Some women were working very long hours at night work. As one mother explained, although working nights was the solution to her childcare problems it was exceedingly draining for her. *'I just went straight to the four nights because it was better for me in a way because I could be here during the day when [her son] was at school or whatever or if he came home from school or if he was on holiday but then the other way it was hard as well because I didn't get my sleep, if he was here, if he was off on holidays, because I still had to work the four nights and come home and try and get some sleep in between, yes that's 11-hour shifts so it's a long shift.'* (55)

Some mothers were able to take their children to work with them, on a regular or occasional basis. This was a particular help for school inset days, holidays and other occasions that children were off school. This happened in a variety of work settings including schools, cleaning jobs, a leisure facility, and retail businesses. In several cases mothers were working at schools to ensure that they had the school holidays free. As this mother, who works at a school, explains: *'That was one of the reasons I got the job initially was so that I was home for holidays and it meant I didn't have to keep finding childcare, because otherwise it would have been a problem. I wouldn't have been able to work if I'd had to find childcare in the holidays.'* (35)

As might be expected school holidays presented a problem for many mothers but child sickness was also an issue. Previous analysis of the study has shown that children try to go to school even when they are unwell to make sure that their mothers do not miss work or lose a day's pay. But severe illness in children can create considerable problems (see Chapter 4)

Problems with childcare were easing to some degree by the third interview as children grew older and mothers changed their employment to reflect this, or decided that their children were old enough to be left at home alone. This was an option generally favoured by the children but which could generate anxiety for mothers about where their young teenage children were while they are working.

Hayley who had one daughter living at home with her, had changed her employment as her daughter grew older. Initially she had worked at a school to facilitate her childcare needs but when her daughter was deemed old enough to cope with changed childcare arrangements, she decided to go self-employed and this ensured that she would be able to care for her daughter as well as work. *'Working at the school was good because I got the school holidays and so I didn't have to worry about childcare. And then when she went on to high school, I thought that freed me up a bit, I could use my time a bit better. But I still wanted to have that flexibility, where she could come to work with me. You know, she could just sit in the shop...If you go into full-time work then you've got to look into childcare and I think right from the start I've always said I didn't want childcare.'*

In general childcare was not a popular option with children especially as they had got older and difficulties with childcare, particularly with children disliking childcare, had been the cause of several mothers being unable to sustain employment or having to change their working practices.

For some mothers the childcare element of WTC played a very important role in ensuring that they could sustain employment through the use of good wraparound care, and this was particularly the case for mothers with pre-school and younger children. However, in general, paying for care presented difficulties for mothers and although the childcare element of WTC was considered to be of some help, it left a shortfall that was difficult to make up in families that were managing on a low-income. One mother, who *'struggles financially'* every month, has her youngest son in nursery care. This is essential for her to carry on working full-time and she is grateful for the financial support from tax credits. However, she is under considerable economic pressure and the extra costs of childcare add to the overall budget with two children to support. As she puts it: *'I suppose seventy per cent [as it was then] is better than me having to find a full hundred per cent of childcare just to go to work. [But] I don't seem to have as much money in my pocket as what I used to before, but I only had Eva then. I've got two kids now so, it's going to be harder anyway.'* (47)

3 Employment sustainability – the role of family and personal well-being

This chapter examines the role played by the family and family relationships in facilitating and supporting lone mothers in sustaining employment. The chapter also examines the key issue of ill-health which can affect personal well-being and hinder women's capacity to manage employment.

3.1 Summary of key points

- Stable family life and the practical and emotional support of wider family members play a key role in sustaining mothers in employment.
- Parents and other family and relatives contribute through childcare, and other forms of assistance including financial support.
- Children are actively supporting mothers in employment, taking on household chores and helping with childcare of siblings, although this is not without cost.
- Non-resident fathers play a key role in supporting mothers in employment in only a very few cases, but can indirectly help by having children for contact visits that enable mothers to work at that time.
- New partners can play a role, but there is some ambivalence amongst mothers (for example, in relation to sharing assets like housing) and from children who may be uncertain or unhappy with the arrival of a new family member.
- Friends also play a vital role in supporting many mothers. In some cases this is in very practical ways, filling in for wider family support when families do not live near or are not able, or willing, to give support. However, the main role for friends in many cases is in giving emotional support rather than practical help.

- Poor health is a serious concern, with a high proportion of mothers in the study reporting that either they or their children are in poor health. A range of illnesses and long-term conditions were reported but of central concern was the high level of stress and depression that many of the mothers had experienced.

3.2 Working family life

Throughout the three waves of this longitudinal study it has been apparent that the role of the family in managing and sustaining employment is extremely important. For lone mothers and their children entering employment from Income Support meant that their lives have changed in various ways. These changes are wide ranging and include changes in time and in care arrangements. They also affect wider family members who may become involved in the work of childcare or in giving other forms of support. Sustaining work over time has meant that many of the families have adapted and changed their everyday family practices to incorporate the challenges and demands that employment presents. In this way employment sustainability has become a 'family-work project', one that actively involves the family as a whole and not just the individual mothers concerned. This chapter explores the role of family in sustaining employment and reveals how working family life changes and evolves over time, presenting new challenges for mothers and their children to negotiate.

3.2.1 Working family life – the role of extended family

For the mothers in the study, help and support from other family members was a vital resource and such help often ensured that employment was viable and manageable. Grandparents, in particular, often played a vital role in supporting mothers and children. The types of support offered were varied but generally included childcare and financial support. One of the values of family help is that it is generally secure support and although several mothers in the study were anxious about over-burdening their parents, support from grandparents was in many ways particularly valued because it was reliable and often flexible, which is a key attribute for mothers trying to balance work and family life. Once in place, relationships of care and support tended to be enduring and many of the mothers in the study relied very heavily on their parent, or parents, for ongoing practical and emotional support.

Childcare – with family support

A key area of support for mothers was help with childcare. Most women in the study were either working school hours or relying on informal care. In general this was care by relatives, and particularly grandparents. The type and amount of care provided varied from short periods of time to regular overnight stays while mothers were working nights. In one case a mother had even moved closer to her parents to ensure childcare for her children.

Night work was one way in which women could generate sufficient hours to qualify for tax credits without working every day. But night work presents its own challenges for mothers and ensuring that children are secure and if necessary able to sleep over with someone was essential. In several families children were regularly staying overnight with grandparents while their mothers worked. This in effect extended the family home for children who became embedded in two household settings.

However, as with all informal care, circumstances could change and people who provide care may not always be able to do so. Although security of care arrangements were a fundamental requirement for mothers, their reliance on family support was vulnerable to changes in circumstances, illness or even death if parents are elderly (see later). For example, in one family, changes in the life of the grandmother had a knock-on effect for the mother and her son. In the past, the younger son had stayed with his grandmother every weeknight while his mother was working because she had to start work at 3am. The grandmother lived nearby and there was a strong connection between them. However, when the grandmother separated from her partner, she also had to find work to support herself and this meant that she was unable to continue with the care arrangement for her daughter and grandson.

Grandfathers can also play a key role in helping out with care and support. In one case, where the mother was working mornings and afternoons and starting at 5.30 in the morning, the grandfather had played an ongoing role in childcare. When the mother leaves in the morning she leaves the children asleep in bed until the grandfather comes to wake them. This has been a sustained commitment over many years; making breakfast for them and seeing them off to school every morning; being there and giving them tea when they come home in the evening.

Wider family networks were also playing important support and childcare roles in some families. In one family, an aunt looked after the youngest child on a regular basis for many years while his mother was working. In another, a cousin arrived every summer from overseas and looked after three children so that their mother could continue to work full-time during the summer holidays.

Summer holidays always presented mothers with difficult childcare challenges and there were many children in the study who were cared for by grandparents and wider family networks over this period. Sometimes children went away to stay with families and sometimes, as in the case above, family members came to stay in the house and looked after the children there.

Over time the study shows that childcare needs change and evolve as children grow older, and also as mothers change employment or take on different hours or responsibilities at work that affect their working time patterns.

Wendy is the mother of four children and she had always tried to work school hours while her children were younger: *'that's initially why I only did nine till three, because [my daughter] was about six when I started work. So I said, "well, nine to three I'm home to pick her up", and I didn't have childcare issues, see.'* However, Wendy was starting to develop her career at work and had taken on new responsibilities which meant changed hours and working through most of the school holidays. At this point her youngest daughter was 12 years old and like many mothers in the study with older children, she was very concerned about leaving her in the school holidays. Therefore, to support her in her work, her elderly mother came and stayed with the children during the school holiday. *'I've just started my new job, so I was like fully committed over the summer, so, which is why my mum came up. I mean my mum was up for most of August.'* However, this arrangement was not possible at other school holidays like half-term and this had generated some anxiety for Wendy who was concerned about the whereabouts of her daughter at those times.

Childcare without family support

Not all families are able to call on support from wider family and friends. A few mothers said they had no family nearby and no close friends. Sometimes close family lived too far away to give practical help. In one case, a mother with two young babies was unable to see her mother because she had no transport and it would take two buses to visit. This woman was no longer working, but when she had been in the past she had found that she could not rely on her mother for childcare support. *'I did go back to work and my mam said, "I'll watch him. You go to work and I'll watch him." And two or three weeks down the line, "Oh, it's too much hard work. You'll have to stop." And it's like, well, a no win situation, so I gave up relying on them after so long.'*

Bella had to leave her 11 year old daughter while she went to work in the evening. Unable to earn enough from her day job she took on extra work three nights a week from nine till midnight. *'Somebody asked me if I knew somebody who'd do it. They were desperate and I said, no, I didn't know anybody, because I didn't want to do the hours because it was rubbish hours. And eventually I just thought, oh, all that extra money for the kids and things. I just said I'd do it.'* Her older daughter looked after her younger sister, but sometimes she was unable to get care in place. *'On occasion Olivia would be here on her own simply because I had to do it for the money. My big worry was fire. That was my big worry, was fire. You know, that a fire would start and she'd be here on her own. But, it was starting at nine o'clock so I would just put Olivia to bed at half past eight and tuck her up and made sure she had door keys and a phone, and I'd go to work. I mean, you know, nothing did happen, but it was a worry.'*

Other forms of family support

In addition to childcare, family members also provided other forms of support. These include help with housing, which was a major concern for many women. In one family, a period of homelessness had led to the mother's sister sharing her family home for a prolonged period until the crisis was resolved. In another, a family lived in a house owned by an aunt. Financial help was also forthcoming from family members, with for example, grandparents paying mortgages when times were tight, helping to purchase housing and giving everyday financial support in times of difficulty. Family members were also helping out when mothers experienced illness or the onset of disability.

One of the most important aspects of having a close and supportive relationship with parents was that mothers and their children received considerable emotional support. This role of care, understanding and trust played a vital role in sustaining some mothers in their work and family life. It was the bedrock of support for some and without it the responsibility of managing a family as a sole parent was potentially overly stressful and arduous. Strong emotional support systems had greatly helped mothers in their working lives; however, loss of parental support through illness or death could, therefore, have a profound impact on mother's well-being and family stability.

Transitions – the impact of parental illness and death

Caring and loving relationships between mothers and their parents were not one sided; they were shared and reciprocal relationships. These reciprocal relationships required thought and care to maintain balance and well-being. As time has passed, relationships between mothers in the study and their parents have evolved and changed and in some cases, sadly been lost through bereavement. As mothers and children grow older, so too do their parents, and in some families there has been a transition from grandparents as carers and supporters to grandparents themselves needing care and support.

For some mothers in the study the transition from daughter receiving care and support to daughter giving support has been a challenging one. To accommodate a landscape of changed needs, parents in need of care have often moved closer to their daughters, and mothers have taken on the role of carer for an older person as well as for their children. These additional obligations and responsibilities could have a direct impact on employment.

Pamela was working as a teaching assistant in her local school but felt unable to accept a permanent contract there, even though it would have improved her security and hours of work. This was because her mother, who lived some distance away, was ill and she felt she had an obligation to care for her. This might mean leaving work if needed at short notice. *'I'm the next one down it was like pack your bags and come and look after mum, which is what we actually did. We packed up and went up there, but that put the strain on work because you're not supposed to take time other than term time ...*

Continued

I explained it to them, and said I was going onto temporary contract, hour supply and I wouldn't take a full-time one because if they needed me again I would be gone.' Pamela has since been off on long-term sick leave and her terms of employment have affected her sick pay. If she had accepted the permanent contract she would have received six months' full pay then six months' half pay. But instead she has received only one month's full pay, one month half pay and the remainder of her time away from work – likely to be a year – will be on Statutory Sick Pay.

The impact of illness and especially the death of a parent often had far reaching consequences in the family's overall well-being. The effects of parental death on mothers' health is discussed in Section 3.4, but in this section we focus on the impact that parental death and illness can have on care arrangements and employment.

One of the strengths of longitudinal research is the depth and richness of insight that it can give into family life and relationships over time. As a result, the research reveals how the onset of ill-health, death and loss often had far reaching repercussions within the family, thus affecting maternal health, childcare arrangements and in some cases overall family stability. In several families there had been disagreements between mothers and their children following the loss of a grandparent, and it would appear that family stability had been severely undermined following bereavement. This led, in two families, to children leaving home, in both cases to live with their fathers, although one daughter ultimately ended up homeless and suffering from depression. These ruptures in family life were not necessarily solely the direct result of the death of a grandparent, for example teenage years have been stressful for several families, with some children leaving their mothers to live with their fathers. However, all these factors were closely linked, and often happened in conjunction with the onset of maternal depression and the disruption of care arrangements.

The knock-on effects of losing a supportive grandparent can be seen in the case of Ellen's family where the grandfather had played a significant role in childcare and overall family cohesion. Her father regularly saw the children before and after work, caring for them while she was working long hours. When he died they did not have the same structure in place and the care arrangements became unravelled. As she explains: *'I thought they were old enough to be left, to come in on their own and get their tea. But then you see they were because they used to go to my dad's and then when I lost my dad it was difficult because they had to come home and they were on their own until I got in and then when I was working evenings I didn't know where they were and stuff.'* This family experienced a sustained period of stress and tension between the mother and her children which ultimately led to separation and the break up of the family unit.

3.2.2 Working family life – the role of children

Findings from previous waves of the research study have shown that both younger and older children in the study can play a significant role in sustaining working family life. The contribution of children as part of the 'family work project' is easily overlooked in policy debates as children are more often assumed to be care burdens, rather than active and supportive family members.

Older children

The profile of the families in the study shows that there were a significant number of families with three or more children. These families often had older children either living at home or in close proximity away from home. In some families, these older siblings played a significant role in childcare. Without this form of care, some families feel they would not be able to manage to sustain work. As one mother explains: *'Being a single parent and having no support is where your children become your support.'*

However, this is not without cost, especially in families where older children may feel restricted in their choices of college or employment because of their childcare responsibilities. As one mother explains using older children for childcare could create anxieties and tensions about the quality of life that the young person experiences. *'My daughter was quite a help because she was five years older than my son anyway so she was quite a help but then you feel guilty because you're putting it on her...you know you're giving her the responsibility when she's only young and she wanted to go out and enjoy herself and I was saying "can't you keep an eye on him" and it makes you feel guilty in that way.'*

Younger children – up to 14 years

The younger children in the study were engaged in a variety of different practices at home which helped to keep working households running smoothly. Children often had their own areas of responsibility and undertook a range of household chores, including cooking, cleaning and washing. Nearly all of the children between eight and 14 years of age in the study reported doing some form of household chores, and these were linked in many instances to the mother's employment, which, for most children, had meant an increase in responsibility. In some instances children were also involved in caring work, childminding their younger brothers and sisters while their mothers worked. Although generally children appeared to undertake these roles willingly, there were signs that both children and mothers were sometimes concerned about what was required of children to keep the working household going.

For example, one mother in the study echoed some of the concerns expressed by others when she said that taking on home responsibilities and the care of his three siblings has affected her oldest son. *'I think it's cost my eldest child his childhood. When I first went back to work I was working evening shifts in a bar and he was putting the kids to bed when he should have been on the phone to his mates or going out and doing other stuff.'* (61)

Jan was working full-time and freely acknowledged the important role her 15 year old daughter Tiffany had played in sustaining her employment. Tiffany had always helped out in the house and helped her mother with childminding, especially at half terms, and this had enabled the whole family to benefit from her mother's employment. *'When my mum's at work, I come in and I try and tidy up for her ... well, I do tidy up and I do anything that needs helping around the house and then I help my little brother with his homework and then get him ready for bed. Then, when my mom comes in all she has to do is dinner really.'* Although this had been a regular and reliable arrangement that the daughter undertook willingly, her circumstances were changing. Now she was 15 years old and school work had become more demanding in the wake of examinations. As a result she was extremely anxious about how she would be able to manage and balance the expectations of home and the expectations of school. *'I just feel that with everything that I'm getting from school, all the pressure and then with the things that I have to do that's outside of school, like one of them is not going to be able to fit in and I worry that it's going to be the work at school that I'm not going to be able to fit in.'*

3.2.3 Working family life – the role of new partners

Although the study started as a sample of lone-mother households, by the third interview 16 of the 34 women were in relationships and five of those had resident partners. The role of new partners in sustaining employment has been diverse. While some new partners have played an active role in family life, others have tended to stay on the periphery of family life, with some mothers expressing reluctance to develop their relationships further, especially where new partners might move into the family home and thereby generate a claim on it. Throughout the study securing stable and affordable housing has been a key issue for mothers and many of the mothers in the sample have started to buy houses as their income improved and their credit rating increased, enhancing their capacity to obtain and pay a mortgage. Houses become a key asset and several of the women in the study expressed caution about their new partners moving in with them. For example, one mother, who lost everything when she moved out of a violent relationship, is being careful about moving her partner of several years in to live with her. *'It's scary to know that if he moved in here, this would be his and I'm like, oh, no. Everything I've got is mine. Nobody else's, it's all mine. I know that's selfish of me, but I can't help it.'* The case of Fiona gives some indication of what some mothers might be anxious about.

Fiona has two children, 12 and 14 years old at the third interview, and was living with them in a council rented property when she met her future partner several years ago. They had a rather up and down relationship but initially she was in control of her finances and her rent so she was in a position to protect herself: *'before we got married and we had a row, I would just say to him, "Just go because this is my house", because it was my house.'* However, they married and she was put under pressure by her husband to buy the house they were renting. *'He was living here like regularly and we were planning our wedding and that, he was just pushing for commitment completely all the time, "Let's buy the house, let's buy the house". And looking back now, I mean it's only like two years ago we bought the house, I was just so... well yeah, so stupid because, you know, we were paying £66 rent and my mortgage is £740 a month.'* Unfortunately for Fiona, the relationship did not last and her husband became very violent before he left the house. Without his financial support she was in arrears with her mortgage and unable to generate enough income from employment to pay for the house. She had continued to work, although under extreme financial pressure, and was hoping that the council would re-house her.

In other families re-partnering has been more successful and brought many changes, including changes in employment as mothers move away to live with their new partners or become pregnant and take time out of the labour market to have a child.

New partners can also play a role in childcare, although this is not always an easy role to take and whilst some children adapt well to their mother's new partners, or their new step fathers, others do not. Step-parenting is a difficult role to undertake and there were signs in the study that some children greatly resented the appearance of new partners and the assumption of care and control that accompanied them.

3.2.4 Working family life – the role of non-resident fathers

The role of non-resident fathers in sustaining employment was also a complex one. Many families in the study were not in close contact with non-resident fathers, and they did not therefore play any role in childcare or help with employment. But in other families non-resident fathers did have a role to play, although only in a few families was this a direct contribution.

In one case the father regularly stayed overnight to help with childcare. This was indicative of the close relationship in this family between the father and the mother. This mother has since moved back into the father's home following a personal crisis, although they had done so in friendship rather than as partners.

In other cases non-resident fathers played an indirect role in supporting employment as regular contact with children gave mothers an opportunity to time their employment around contact visits. However, as one mother points out

this did not necessarily signal any commitment to helping with employment and mothers sometimes needed to approach such arrangements with caution. *'I'm loath to say at times it has been useful because he's such a terrible father. Having said that, if he's being awkward he will purposefully at times not have the children if he knows that I've got an early meeting.'* (61)

3.3 Working family life – the role of friends

Alongside family support lies the role of friendship and in some families, this was a significant contribution to balancing employment and home life. However, most families were more likely to rely on wider family networks than friends for practical and financial support. Friendship, it appears, was mainly valued by the mothers for emotional support and understanding; someone to listen to the everyday stresses and strains that women had experienced at home and at work. Friends were not seen as particularly helpful for sustaining work, but they were often key links to employment. Mothers had both found work through their friends and made friends through work. This was not the case for all women in the study and some felt that they were too busy with work and family life to sustain friendships in the way they would wish.

However, for some families in the study, friendships had played a crucial role in providing practical support, especially where wider family support was not available or forthcoming. In these instances friends had taken on supporting roles very similar to those provided by family. This support could take many forms including childcare, financial assistance and emotional care. In one family a close friend had acted as a confidant for the mother and the oldest daughter, given financial support at Christmas and at other times of financial stress, provided transport – as the family has no car – and helped out with childcare.

3.4 Health and well-being

Throughout the longitudinal research study, poor health has been an important issue. Periods of sickness or disability can affect mothers' capacity to sustain good work records and to manage the demands of their employment. For some, who are paid a daily rate, absence from work because of personal sickness or especially to care for unwell children may mean a loss of pay.

Table 3.2 shows the numbers of mothers and children with a significant period of ill-health, long-term sickness and/or disability in the study at each wave. In the first wave, 12 parents and four children out of the original 50 families reported a significant period of ill-health, or long-term sickness and disability. By the second wave, the numbers of mothers reporting ill-health since the previous interview had risen both in numbers and as a proportion of the sample, to 16 out of 44 mothers. In the third wave of the study, the incidence of ill-health since the second interview had again increased and of the 34 parents in the sample, 19 of them reported some significant period of illness. There were also six children reported

as having a significant period of illness out of 37. In four families both the mother and a child were, or had recently been, in poor health.

Table 3.1 Significant periods of ill-health, long-term sickness and disability

	First wave 2004		Second wave 2005		Third wave 2007	
	Ill-health	All	Ill-health	All	Ill-health	All
Mothers	12	50	16	44	19	34
Children	4	61	4	52	6	37
Families (mothers and children in poor health)	0	50	3	44	4	34

It is remarkable that despite these periods of illness, and in some cases longstanding sickness and disability, the majority of the mothers in the third interview had managed to sustain employment over time. Of the 31 mothers who were in employment in the third interview, two were on sick leave at the time of interview. Of the three mothers in the third interview who were unemployed, two had poor health, one mother being treated for depression, and the other requiring hospital care following the onset of a disabling illness, this mother is now registered as disabled and receives Disability Living Allowance (DLA).

The women in the study were suffering from a range of conditions that had affected their capacity for work to varying degrees. Chief amongst these was stress and depression, which is discussed in more detail in Section 3.4.1. There were also mothers who had taken sick leave from work due to treatment for breast cancer, hysterectomies, circulatory disease, a severe car accident, a heart attack and a broken leg.

3.4.1 Stress and depression

One of the most important health findings was the number of women, 13 out of the 19 at the third interview, who were reporting periods of stress and depression since their last interview. Mothers' accounts of their illness revealed a number of key factors driving the likelihood that mothers would experience stress and/or depression. These were:

- the onset of ill-health and, in some cases, caring responsibilities in relation to parents and other significant family members;
- bereavement, especially the loss of one or more parents;
- pressure at work;
- debt.

The impact of parental ill-health, and parental death on women's health

In Section 3.2 we saw the impact of grandparents' or close supportive relatives' suffering ill-health on the well-being of mothers and in some cases the stability of families. In addition to the challenges presented in relation to the loss of childcare and ongoing practical assistance, there are also the emotional costs to mothers and their children as they try to adapt to a changed landscape of care and support.

Some parental illnesses like dementia can also mean the loss of emotional support that mothers have relied on in the past. For one mother, who described her mother as a major confidante and great support in her life, the onset of her mother's senile dementia followed by a rapid decline in her mother's health, led to a period of severe depression and a subsequent ten-week absence from work.

The death of a parent, or other close family member was also a major factor in the onset of depression for several mothers in the study resulting in sustained periods of sick leave from work. One mother suffered from depression for over six months after her father – who had been an important source of emotional and practical support – had died. She was treated by a doctor for depression but ran into problems with her sickness pay at work when it reduced after the six months. *'What people don't believe is that bereavement is difficult and then you get half your wage and you've still got two children to look after. I couldn't get any extra benefits or any extra help so I went back to work too soon. I was only back at work six weeks and I resigned.'* (17)

Pressure at work

A further reason cited for depression was stress at work. Most of the mothers in the study were trying to manage complex work and care arrangements and some working environments were particularly demanding and stressful. Several of the mothers who were working in schools or colleges were experiencing stress and pressure at work, *'stress is an occupational hazard'* according to one mother who had taken time off with stress. Several mothers in the study also had a history of depression and for these mothers, managing employment and home life could be a particular challenge.

It was quite common for women to be trying to manage several difficult situations at once. In one family a mother of four children (three living at home) had experienced long-term depression. She was trying to sustain work, care for her young daughter and cope with the needs of an older daughter who had a severe disability and needed ongoing care. It was not until the daughter with a disability left home to live in supported accommodation that she was able to return to the employment that she had previously trained for. *'I actually trained five years ago, so I was already a trained tutor and I did teach for a short time but it was impossible. It was absolutely impossible trying to manage [my daughter] and everything else, the children as well and everything, and to teach. So I just gave it up.'* (35) This mother had stayed in employment during the family's most difficult period but had needed to downgrade the type of employment she took to help her manage the demands of work and the demands of care.

Amy is the mother of four children, all living at home. She is in poor health and has suffered several bouts of depression requiring treatment over the last few years. She has a son who has a disability, and she also has a daughter who is now in poor health. Her attempts to sustain employment and manage her financial circumstances have been severely hampered by her own ill-health. Because she attends university she relies on the summer holidays to pay off her debts through extra work. However, in 2007 she was hospitalised three times over the year for two unrelated health problems. As a result she was unable to boost her income over the holiday period. *'I'd just got the stress of the exams over and had negotiated a really good agency pay rate with my manager, and I didn't do a full week. And the summer should have been a time when I could have cleared one of the debts but instead I've gone back to university in a worse situation than I left in. It's cost me over £1,000 in lost earnings because I only get Statutory Sick Pay when I'm off. It's been financially disastrous and emotionally not good.'*

4 Employment sustainability – employers, workplace relationships and advancement

This chapter examines the role played by employers and the employment environment in facilitating and supporting lone mothers in sustaining work.

4.1 Summary of key points

- Throughout the four to five years of the longitudinal study there has been considerable instability and change in families' lives. These changes indicate a high level of instability and flux in employment.
- Many families experienced a number of changes in relation to their employment over a period of time, not least as they tried to find a combination of jobs, hours, income, and childcare that they could manage, and which would improve their lives.
- To strengthen their employment experience, mothers needed stability and security, adequate income and reward from employment and flexibility in their everyday work environment.
- Stability and security in employment facilitated good working relationships and supportive friendships and allowed mothers to manage their work and home responsibilities and in some cases, make plans for the future.
- Although some mothers were finally starting to gain some security through permanence and full-time contracts, there were other mothers who were stuck in insecure or temporary employment and this was evident by the high level of employment change shown over time.

- Flexibility in employment was also an important requirement for many of the mothers in the study. Time off to tend to sick children, take children to appointments and deal with childcare difficulties, and the possibility of flexible working hours at holiday times and school inset days, were key ingredients for successfully balancing work and care.
- Good relationships in the workplace served to support and maintain mothers in employment. Many of the mothers were drawing their friendships from work.
- Insecure employment could disrupt mothers' opportunities for making and sustaining good working relationships.
- Advancement was a key element in securing well-being at work. However, the concept of advancement was tailored to the circumstances that many mothers found themselves in. Advancement did not necessarily mean more money and status but rather gaining protection in employment through permanence, often after many years of insecure employment.

4.2 Stability and flexibility in employment

Throughout the study it has been apparent that employment stability and flexibility are vital requirements for mothers who are trying to balance the demands of work and family life. With stability comes security and certainty, with flexibility the potential to manage the flux and change that characterised many other aspects of their lives (see Chapter 1). Most women in the study have managed to sustain some level of employment over time but not necessarily in the same job or by being constantly in work. Although this is qualitative data and therefore, not generalisable, the data from the study gives a good insight into the complexity of this group of mothers' employment experiences. There had been considerable change, both over the period of the longitudinal study and in mothers' accounts of their previous work histories. In the main, work profiles had been neither linear nor progressive.

4.2.1 Employment change over time

The timing of first interviews was designed to pick up families some time after the immediate transition period of moving from Income Support (IS) into employment, the intention being to capture the experiences of families who had, to some degree, gone through the initial upheaval of entering work and had settled into the early stages of employment. However, prior to the first interview and during this initial period of about ten to 12 months there had already been changes in employment for 18 (over a third) of the mothers. Between the time that the women left IS and the first interview, seven out of the 50 women in the first wave of the study had left work, six had changed jobs, two had taken significant time off for illness and three had changed their hours.

At the second interview 18-20 months later, there were further employment changes. Among the 44 women who took part in a second interview (two plus years after leaving IS); there were 37 women who were in work and seven who were not. Therefore, most of the women were in work at the second round. However, 15 women had experienced at least one spell out of work, four had changed jobs but without being unemployed between jobs, and 14 were in the same jobs but had changed their hours of work. This left just 11 mothers with no change of job or hours.

At the third wave, 34 mothers were interviewed of whom 29 were in work, three were unemployed and two were on sick leave. Of those in work, 16 had changed their jobs since the last interview and a further seven had changed their hours or their status within their jobs. Of the six mothers who had experienced no change since last interview three had experienced change over the lifetime of the study.

Overall, these changes included job changes as a result of insecure or temporary employment, changes in hours and days of work, spells out of work, time off for sickness, loss of jobs through redundancy, changes in jobs associated with moving home, re-partnering and periods of maternity leave. As would be expected given the health profile of the sample, there were also incidences of mothers taking time off from work for a period of sickness. In several cases this was for a prolonged period of over one year. These changes indicate a high level of instability and flux in employment. Many families experienced a number of changes in relation to their employment over a period of time, not least as they tried to find a combination of jobs, hours, income, and childcare that they could manage, and which would improve their lives. Some elements of change were beyond the control of mothers in the sample, for example periods of sickness, redundancy, insecure employment and temporary work. However, some of the change was driven by women seeking to control their employment circumstances and accommodate a changing landscape of economic, social and emotional needs, and these are discussed in more detail in the following sections.

4.2.2 Reasons for employment change – childcare needs

Accommodating childcare alongside employment was a difficult balancing act for many of the mothers in the study *'it is hard working full-time and a full-time family'*. It was important to mothers that employers recognised these, sometimes conflicting, demands. As one mother put it *'I think if people want to work they should be able to and I think the biggest thing would be the workplace recognising people's need to be good parents as well as good workers.'* (12)

As we have seen, to allow flexibility and avoid costs and difficulties, wherever possible mothers had started employment working school hours. Where this was not possible, finding stable employment that fitted in well with childcare needs was essential. Stability was a key issue here, once childcare arrangements had been made it was vital that employment hours stayed stable. In managing childcare and employment, mothers are trying to juggle a range of different

needs and requirements. Employers expect certain hours of work and alternative arrangements are not always possible. However, as children grow older their childcare needs change; children may be happy in childcare at one age then change their needs or no longer want to attend childcare. For example, one mother had moved nearer to her mother and changed her working hours to accommodate her son's childcare needs. As she explains: *'I've had the mornings which are more convenient they're nine to one so my youngest son doesn't need childcare. He didn't particularly like it and so I can drop them to school, go to work and then either come home or stay for the day. I've got two days a week where I work till three so I can collect the children straight after work.'* (58)

4.2.3 Reasons for employment change – increasing income or accommodating change at home

Changes in working hours and days, particularly moving from part-time to full-time, was a strategy employed by several mothers as their children grew older and were considered sufficiently mature to be left without supervision. Moving from part-time to full-time was also an imperative for mothers who had lost tax credits when their children aged out of the system. One mother had increased her hours to 55 hours a week when she was no longer eligible for tax credits and she fell in to debt.

However, these changes in hours were not always possible. Current employment could not be always be extended to full-time even when mothers were desperate to increase their incomes. This was the case for one mother who had worked at the same school since she left IS, but who had run into financial difficulties following the loss of tax credits when her daughter abruptly left home. Unable to plan for such an eventuality, she was urgently looking for full-time employment, but she had to look outside of her current position of work.

Heather had been employed in several different jobs since the start of the study. She had two children who were now old enough to care for themselves and she had found employment working for an agency doing mental health care work. Like many of the women in the study she had found employment through a friend *'I just got into it by accident really because I'd had enough of cooking and that so a friend of mine she'd done this agency so I done this BNA, this agency, and the first shift I got was at this Mental Health Unit and I just loved it, it's great.'* For the first time she felt enthusiastic about her work and was keen to continue in the work, training herself up and hopefully getting on to the NHS bank of nurses. In the meantime agency work entailed long hours and erratic work opportunities. *'It's been a bit of a struggle because with the agency sometimes you don't get all the work, sometimes you get loads and there was like a month where I only got one shift a week and that's no good to me really but I just don't want to give it up because I just love it so I'm just trying to get a permanent position really.'* Heather is trying to work full-time, but she is at the mercy of the agency about what work she is offered. *'I work as much as I can like I did like six nights in a row which was really hard and just save some money in case there ain't any but like at the*

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beginning of last year it sort of goes off a bit so I was doing home cares which I don't really like doing but I did 'em just to get, you know, some money in.' Heather does not feel secure at work and she is desperate to gain some permanence and stability in her working life. *'If I had a permanent place then it would be great, do you know what I mean, and you know that you've got your money, your wages going in every month, do you know what I mean?'* (34)

Agency working presented problems for several mothers, particularly in relation to care work where the hours of work offered could be very variable. Private nursing and care work could mean long shifts, irregular hours, night work and a lack of job security. Agency work was also often very vulnerable to changes in care funding. In one case an increase in secure contracted hours was not possible due to the rules of agency working for social services. In this case the mother worked a 25-hour contract, with any extra work seen as overtime. She explained that her employers would only give her a 25-hour contract, even though she regularly worked more hours because if the Government cut their budget they would only have to find her the 25 hours of work promised in her contract. This meant that she could not extend her employment to full-time. (17) In another family the mother was working as a nurse in a private care home which was under financial pressure and cutting down on staff. (56)

Some of the mothers with younger children were also considering decreasing their working hours. In one case, working hours had been reduced so the mother could spend more time with her daughter while she was still young and needing care. In another case, where the mother had always worked full-time with a young child, the mother expressed a desire to go part-time because she was always tired. *'If I could make it work, I really would love to go part-time. It won't be as draining. It's like Saturday's coming, it's like you get up exactly at the same time and you think. Some weeks I'm just absolutely knackered. I'm in bed for about eight o'clock. Sometimes, I fall asleep quicker than our [son] does. It does take your toll on you every now and again.'* (47)

Changes in home circumstances that generated changes in employment were also linked to re-partnering. In these cases, mothers sometimes reduced employment, or moved in with their partners necessitating a change in employment. There were also several mothers in the study who became pregnant and took maternity leave or in one case left employment to look after her babies.

4.2.4 Security and insecurity in employment

So much change within the sample over time indicates a high degree of instability and insecurity in employment for many of the women in the study. Feelings of insecurity were frequently expressed. However, in some cases there were signs that some of the mothers were starting to gain some security of employment, often after years of insecure employment. Security in employment could mean permanent contracts instead of temporary contracts and, in some cases,

advancement in the form of promotion at work. However, for most mothers in the study the notion of advancement did not necessarily mean a rise in status and income but rather some level of permanence (see below). Furthermore, stability in employment did not necessarily lead to advancement or increased income. It could mean a steady flat level of employment with no upward trajectory; it could also mean extra responsibilities with little reward.

Charlotte had one son still living at home and had taken several different jobs since the start of the study, often relying heavily on her mother for childcare. Now her son was older she had taken an office job for a large employer working nine till five. She had been very successful within the job and was feeling very confident about the improvement in her skills and her work experience, but her work load had increased considerably and she felt that she was always under pressure at work to take on extra responsibilities. *'It's just the pressure with work. I mean, I am trying to look for another job with more money, because they just keep putting more and more on me all the time. Like, I'm just an ordinary administrator, but I do wages, I've got all the budgets to see to and now I'm interviewing staff...recruitment and everything.'* Charlotte, although really enjoying her work and the confidence it gave her, was getting little tangible reward for her efforts, and her wage had not increased with her workload. *'They just keep putting more and more on me all the time. They don't increase my money or anything like that.'* She was also very tired when she got home from work. So although she had a secure position she was applying for other jobs, hoping for higher wages, less stress and, if possible, fewer hours. (30)

In their strategies to gain security, and in some cases permanence in employment, some mothers had taken up opportunities to re-train and improve their skills generally, increasing their credentials through qualifications like NVQs. Other mothers had plans for their futures and these were mainly focused on what they would do when their children were older. For example, one mother who worked in an educational setting doing three different jobs had a five-year plan to gradually increase her hours in the job she favoured most and therefore reduce her hours in the other two jobs. This would see her past the period when her tax credits for her children would stop and ease her into stable employment doing work that she wanted to do, *'I need to be on a wage I can live on; not just exist on.'* (35)

Insecure and temporary employment created particular challenges for mothers trying to secure stability. In one case, a mother had worked continuously in temporary jobs. She was registered with an agency and moved from job to job, sometimes with periods of unemployment in between. At times her new temping job held out the promise of a permanent contract but this never materialised and she had not yet gained permanency at any of the positions she had taken. In this case, the temping agency employed the mother and then charged the company that employed her a higher rate. For example, when she was paid £10 per hour by the agency, they charged the employer £18-19 per hour. If a company wanted to make her permanent they would then have to pay a finder's fee to the agency,

which she feels would deter many of the smaller companies that she works for from taking the step to make her permanent. Temporary contracts entail a high degree of insecurity, in difficult times temporary staff can be the first to be laid off. This mother is in debt and seeking permanency and security from employment but she is tied into a system which is inherently insecure and temporary. (8)

4.2.5 Flexibility in employment

Flexibility in employment was an important requirement for many of the mothers in the study. Time off to tend to sick children, take children to appointments and deal with childcare difficulties or flexible working hours at holiday times and school inset days, were key ingredients for successfully balancing work and care.

In some cases mothers had achieved some degree of flexibility in their employment. This was often achieved through negotiation with employers. When such flexibility did occur it was often as a result of good working relationships between the mother and her direct supervisor or in the case of smaller businesses, her employer. This in turn often depended on whether these people had children of their own and understood the challenges that mothers were trying to overcome.

Although some mothers had been able to arrange flexible work times to accommodate childcare needs, for others the very nature of their employment mitigated against flexible working. For example, school work generally required the mother to be present at particular times. Although employers could be flexible to some degree, the mothers' employment was often tied to working statutory school hours and days. For some mothers time off to care for sick children had to be paid for in a loss of earnings. For one mother employment for a large retailer had been difficult over the last few years when she often felt she was being coerced into being more flexible as an employee. However, this type of employer-driven flexibility was not possible for her. As she explains, she took on the job because of the school hours offered, but since then she has been under pressure to change to different hours: *'I mean I started at a school shift, nine till three, and every, you know, every couple of years they try and change something. Like last year, they wanted me to do a late evening and this year they want me to do a Saturday.'* (6)

To overcome the tensions inherent in trying to balance work and care, many of the mothers had developed their own strategies to ensure some measure of flexibility. This was achieved through a range of practices which were largely under the mother's control and included working part-time and school hours, maintaining strong informal networks of care and in some cases, moving into self-employment.

4.3 Relationships in the work place

Employment develops social as well as economic relationships. It is well established that people work for social and not just economic reasons and for lone mothers the adult company and the social relationships of work can be very important. Many of the mothers in the study had drawn their friendships from work and good working relationships were a key component of a happy work experience. Overall, the mothers in the current wave of the study were positive about their friendships at work and viewed them as an important component of well-being at work.

Good relationships at work can have several advantages including support in the case of illness. This is a particularly important aspect in the light of the high rate of sickness and ill-health experienced by the women in the study. Secure relationships with employer and work colleagues can also be critical in gaining support when children are ill. In one mother's case her friendships at work helped her through a very difficult period with her daughter and a long illness. Good relationships at work have enhanced her work experience. As she explained, she felt that she was too old for further training so she would probably stay in the position she was in at work, but her friendships had ensured that she had got job satisfaction despite the constraints on her advancement: *'I'm just going to be on tick over, but I'm quite happy to be on tick over because as I say I enjoy the job I do, and I enjoy the people that I work with. We have a good laugh and we do socialise together.'* (5)

Previous findings from the study have shown that some mothers were experiencing tensions in their working environments, and this included instances of bullying. In this third round of interviews it was evident that not all mothers had developed strong or supportive relationships in the workplace. One mother who had left her job to become self-employed was very disparaging about friendships at work. She felt she had experienced a lot of 'backstabbing' and had been let down by her colleagues at work. Of her work relationships she said: *'I've survived without friends.'* (63)

Another mother, who worked full-time and had very strong friendships outside work, had not found her workplace to be very supportive. Some people she worked with she considered to be very 'catty' and although she had one good friend at work, she had not made as many friends at work as she thought she might: *'The people that I work with, some can be very two-faced and I'm not really like that. I do get on with a lot of my colleagues but I don't sort of link up with them after work.'* (46)

Age can also make a difference in work relationships, especially in the formation of stronger friendships outside work. In some cases mothers were much older than their colleagues at work and this affected the formation of friendships that endured outside work. Instability at work and temporary contracts will also affect mothers' opportunities to make friends and secure supportive relationships at work.

4.4 Advancement

The prospect of advancement in employment is a particularly important one for the mothers in this study. Advancement can come in many forms, including increases in pay and status, access to better work conditions and enhanced employment benefits. In low-paid and insecure employment, women are always in danger of becoming unemployed and returning to some reliance on benefits. Furthermore, most of the women in the study entered employment through low-paid entry level jobs, often working part-time in service sector employment. In many cases their opportunities for advancement were restricted, both by their home caring responsibilities, which restricted their hours of work, and by their employment, which often had little scope for wage enhancement and/or advancement of any kind.

However, as we have seen, some of the mothers in the study have started to gain some measure of security and advancement. This is a complex area and advancement may not necessarily mean an upward move but rather employment change that brings some measure of security and stability. For these mothers advancement would mean progressively more security through permanence or full-time contracts, after many years of insecurity. In one case an agency nurse was tied to a nursing home that was failing and she was feeling increasingly insecure as the demands on her multiplied and she was always expecting to be laid off. *'I think the advancement would be to be secure, to knock it on the head and just, quite frankly, because it's getting to the stage now where they're cutting back on the staff. And where you had the cleaning staff before, you have to do that through the night now.'* (56)

For a few of the mothers, advancement has meant an increase in income and a rise in status either within their current employment or through movement to a higher or better paid position with a different employer. However, several mothers in the study, like Sarah, (in the box below), were content with their employment and did not want to change it. If change came, as in Sarah's case, it was gradual and did not interfere with the main conditions of their work. It was not advancement in the sense of increased income and status but rather a gradual process of incremental change, which did not threaten the established arrangements that mothers had put in place for balancing work and care.

Sarah has five children with her two youngest still living at home, who were aged 15 and 16 at the time of the third interview. She has worked for the same company for four years. For her income she relies on her wage and her tax credits, receiving Child Tax Credit (CTC), Working Tax Credit (WTC) and Housing Benefit (HB). She also receives child support which she believes has made the biggest difference to her income. She works weekdays nine till one and has the use of a car from work. Her wage has stayed fairly static over the last four years. *'I think I've had one wage rise, probably about 10p an hour or something like that. Not a lot because obviously if [my boss] puts my wages up then my tax credits take it off.'* Sarah is very reliant on income

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sources that are potentially unstable, especially in the case of child support, and time limited in the case of tax credits. At the time of interview she was about to have a promotion at work, this would mean more administration and less physical work like cleaning, although the other conditions of her employment would stay roughly the same. She does not want to leave her employment to get a better paid job elsewhere because she values the car too much *'I don't think I would want to at the moment because I've got the flexibility of having the car. That is a main godsend because I don't pay tax or insurance. If I was on this income and on the tax credits there's no way I could afford to run a car off my own money. There's no way I could do it.'* Thinking ahead, Sarah recognises that her life will change as her children get older and she loses her tax credits, but she is hoping to stay with the same employer and have the opportunity to go full-time. (4)

Many of the women in the study were working in the service sector and there was often little opportunity for advancement. To increase their wages or improve their status in work, they would have to leave their current employment and look for work elsewhere. Although this was not out of the question, mothers expressed a preference for waiting until their children were older, as employment was often tightly linked to working particular hours and days to fit in with care needs.

Age was also an issue in relation to perceptions of the viability of advancement at work. Some mothers felt that they were getting too old to advance in their work, and time out caring for their children had set them back in employment. Even though these mothers knew that change was coming, when their children left home or aged out of tax credits, they felt that at that point they would be too old to push themselves into what might be a more demanding work setting.

Taking on more responsibilities at work did not necessarily lead to advancement at work, and several mothers felt that extra work and responsibilities would not be recognised sufficiently and could also lead to more stressful or demanding work with little, or no, extra reward. One mother who worked in the entertainment industry had put herself forward for promotion but been turned down because of her home responsibilities. She did not feel that there was going to be any opportunity to advance where she was. *'There's not really a career opportunity for me there of advancing myself because I went in for a position as a supervisor's job and they said the time wasn't right with me having [a young child] and what have you, so I didn't even get an interview for that so... I don't think I'm ever going to be advanced up there, but I'm not really bothered, because it's a bit pathetic to be honest. The money's not worth the cr*p that you've got to do.'* (60)

5 The views of the children and young people

This chapter looks at the everyday lives and experiences of the children and young people. It focuses, in particular, on their perspectives on their mother's employment, including their perceptions of the impact of maternal work for themselves and for their mothers.

5.1 Summary of key points

- The children look back over the period that they had been in the study and identify several important benefits they feel they have gained from their mother's employment. Chief among these is an overall increase in family income and material gain.
- Children also highlight improved opportunities for participation within school and at home. There was also an increase in status noticed by some children.
- Although there are clear benefits identified by children, there were also costs. Chief amongst these are a loss in family time and concerns about mothers' health and well-being.
- Children also had strong views about childcare and the type and quality of care that was available to them. Overall, children express a preference for their mothers to work school hours, indicating in some cases that where mothers had worked longer hours, children missed spending time together.
- The chapter also looks at the benefits and costs to mothers of working from a child's perspective, and shows that children were generally enthusiastic about their mother's employment, although they were often concerned about how much the pressures of work might affect their mother's health and well-being.
- The chapter ends with a look at the experiences of children whose mothers were unemployed at the time of the third interview. For families the experience of employment was neither easy nor secure and there was uncertainty about the value that was to be gained from work.

- Children whose mothers were unemployed felt that they had regained some time with their mothers which they valued, however, it was at a financial cost to them and their families.

5.2 The children's sample

At the first interview there were 61 children and young people in the study, whose ages ranged between eight and 15 years. Like the mothers, the children in the third wave of interviews had been involved in the study for four to five years. Almost all of them have been interviewed three times during that period. There has been some attrition in the study, largely due to loss of contact with families over time (see Chapter 1). There are also a few children who entered the study as it progressed when they reached eight years of age. In the third wave of interviews, 37 children were interviewed who were living in the 34 families remaining in the study. At the time of the third interview, many of the children in the research were teenagers, reflecting the process of ageing from child to young person throughout the study.

This chapter draws on findings from the third wave of interviews and explores children's and young people's experiences of living in low-income working families. It highlights their perspectives on their mother's employment looking back over a four to five year period and examines the impact they felt their mother's engagement in work had made on their everyday lives. Like the mothers in the study, children's lives during this period have been characterised by considerable flux and change as their mothers attempted to sustain employment and manage the ongoing demands of work and care, which included for some, coping with ill-health, debt and periods of unemployment. Children and young people may also have been adapting to the arrival of their mother's new partners, and in some cases more formal step-parenting arrangements. This has meant involvement with step-siblings and for some, the arrival of new siblings within the household. The children have experienced this flux and change whilst they have also been negotiating the everyday challenges of growing up, attending school and developing their own self and social identities.

5.3 Children's perspectives on their mother's employment

At the first interview, following their mothers' entry into employment, the children reflected back on the time when their mothers were out of the labour market and receiving Income Support (IS). This was generally seen as a very difficult time in their lives and their recollection of that period was still very fresh in their minds and they were able to recall with great clarity how the effects of economic and material deprivation had permeated their lives. Many key elements of childhood social exclusion were identified, including concerns about having insufficient family income for themselves and their family's needs. They also reported difficulties

accessing transport and exclusion from many of the everyday activities and services that more affluent children take for granted. The stigma of poverty, a fearfulness of being seen as poor and somehow identified as 'other' by their peers, was also present in children's accounts. However, some children also identified more positive aspects of living on IS, especially in relation to time, and the opportunity, prior to their mother's employment, to spend more time together as a family.

Following the start of employment, children and young people identified a considerable amount of changes in their lives. These included changes in income, family time, responsibilities and family practices and care, including, for some, engagement with childcare. How children experienced these changes depended on a range of other factors including the stability and security of their mother's employment. For children whose mothers entered secure employment there was a general sense in the early stages of the study that their incomes had improved and that they were starting to have more opportunities for participation with their peers, albeit from a low starting base. For children whose mothers had entered unstable employment or who had had difficulties sustaining employment, the benefits were less evident and the children, at that time, were very concerned about their financial well-being and debt and anxious about the process of employment generally.

5.3.1 At the third interview

At the third interview, children and young people were reflecting back over the years that they had been in the study and their mothers had been trying to sustain employment. There had now been time for the families to settle into employment and in general these families now identified themselves as 'working families'. For most of the children and young people – although they may have experienced periods when their mothers were out of the labour market through unemployment – it was employment and the experience of managing work and care that generally structured their lives over the last few years.

Their impressions of the impact their mothers' employment had made on their lives over time revealed both positive and negative dimensions of change. The children identified some clear benefits including, for many, improved income and material gain, an increase in status and personal gains in developing greater independence. However, these positive outcomes were qualified by other concerns including time poverty and unease about their mother's health and well-being. The type of employment and the hours that mothers worked were also key factors that influenced these perceptions. These costs and benefits are looked at in more detail in Section 5.4.

5.4 The benefits of employment identified by children and young people

Looking back gave children and young people an opportunity to reflect on how much their lives had changed and draw out some positive dimensions of change that they associated with their mothers' employment. Chief amongst these was the link they made between their mothers' work and financial reward. In many cases they felt that without an income from work they would not have been able to manage financially. This was particularly so in relation to being able to afford clothes, activities and things for school.

In some cases children and young people expressed a concern that without their mothers' employment, their lives may have been very different. These responses reflect some of the anxieties that living on a low-income can bring for children, especially uncertainty about future well-being. This was the case for one young woman now 19 years old whose mother had worked and trained over a long period to try and improve their lives. *'If she actually hadn't worked, then we'd still, we wouldn't probably even be in that council house. We'd probably be somewhere worse, like, middle of nowhere. Really scrubby little place doing nothing, and just sponging off the Government. No, I...definitely, if mum hadn't have worked so hard we wouldn't be here. We wouldn't be close to anything like this.'* (12)

Fear of losing their homes has also been a concern for children in the study. This general concern about security can be seen in the case of one 15 year old girl reflecting back on the years her mother had been working. She indicated that the changes in her life had been positive, especially in relation to the alternative option of having no money from work. *'We're getting like money coming into the house which means we can pay all the bills because if she had no money we couldn't pay the bills and we'd probably have to move to like a flat or a rented flat or something and that would be strange.'* (62)

5.4.1 Increased participation in school

One of the main anxieties that children had expressed in the first interviews when reflecting back on their lives on IS was about exclusion within school because of lack of resources to pay for, among other things, books, clothes and activities. In families where there had been an increase in income through employment, some of these anxieties about fitting in at school had eased. As one 14 year old boy put it, things were better for him because his mum was working and he *'could do more stuff'*. His mother worked school hours which he preferred and their increase in income from work had made a difference to his school life. Without it *'I wouldn't be able to get as much stuff like I need, like when I need equipment and stuff, I wouldn't be able to get all them. I wouldn't be able to get as much as I need.'* (43a)

For one 13 year old boy in the study, advantages from employment had been slow to materialise but the benefits, although small, were valued. *'Last year I don't think she got the money what she wanted, but I think now she's getting a little bit more, and we've been able to go on holiday because she's had a bit of more money.'* (30)

Josie (15 years old) and Alfie (16 years old) were both happy with their mother's employment and felt that overall they had benefited over the last few years from her work. Their mother has mainly worked school hours and Alfie and his sister have always done a range of chores around the house to help with her employment. Alfie liked sports and felt that he had benefited because his mother's work enabled him to take part in activities, and he also reflected on the value of this for access to resources and equipment like the Internet to help with school work for him and his sister, particularly at important times like exam revision. *'I think we wouldn't have the facilities what we've got now if she wasn't. So, like the Internet for Josie and mine last year for revising and stuff, we wouldn't have had that.'* Josie was also positive about her mother's employment and felt that it had helped her considerably, especially to get out and do things. *'It's quite boring like just to hang around locally and you get a bad reputation for it, we normally try to go out to the cinema more or bowling or whatever. And now that mum's working, we get more money to do it and like we've got the car, so we can do that. So yeah, it has made a really big impact. Like, if mum went back to not working now, I wouldn't like it.'* Although Josie felt that she was more able to take part in activities she was also aware that they were still on a relatively low income and care needed to be taken about the costs of petrol, etc.

The children did not just identify treats and benefits for themselves, they were also very aware that when their families were trying to manage on a low income there were always bills to be paid, and income from work eased some of the strain of financial management: *'it's easier to pay for like bills and stuff'*. (53) The overall benefits to everyone were also highlighted by another 16 year old boy who felt that his family's lives had improved greatly because his mother had been working. They had moved house to live in a much better area and he was generally very upbeat about her work: *'It's been a good thing. I mean obviously where we are now, it's just because she's been working. You know, working away, so she's been working away and basically we've just got where we are really. She's got what she's wanted, the house, nice car, whatever. So, it's working, it's just ... I mean everyone's got to work for something and if my mum's worked for what she wants, so working's good.'* (27)

Findings from previous waves of the research have shown that children played an important role in sustaining their mothers in employment. One of their key contributions lay in taking on increased responsibilities and managing their own care. In the third wave of interviews, several young people reflected on the ways in which their mother's employment had made them more independent. As one

15 year old girl explains *'Say if your mum was just at home or something, you wouldn't have much responsibility as if she's working. You've got more and you're more independent and everything.'* (36) This was generally seen in a positive light, although too much responsibility or too much time alone was not appreciated by children (see Section 5.5).

5.4.2 Improved status

In some cases children also reflected on the change in status that employment had given them and their families. Children are very aware of the stigma that can be attached to families receiving benefits, and they had already experienced anxieties about being left out or being treated differently when they were on IS. Therefore, for some children and young people their mother's employment meant an increase in status. As one girl (15 years old) put it: *'your mum's like working, I dunno, it just gives you more of a, not self respect, but like people if they know that you're living on benefits, they can be a bit like "oh you take all our money" kind of thing. So if your mum is working it's kind of better because you just have more like respect I suppose, because that's what everyone should be doing, working really.'* (4)

One boy (15 years old) in the study felt that his mother's work had made a significant difference to the lifestyle that their family enjoyed and that he might not have been the person that he felt he was if she had not been in work: *'Well the effect is like how I've grown up. If she wasn't working then in my opinion I think I'd have grown up completely different, like maybe been a job on streets or something like that.'* (15)

5.5 The costs of employment identified by children and young people

Not all families were managing well and the advantages from work had not necessarily increased or strengthened over time. As we have seen from the mothers' data there was instability and uncertainty in employment for some. Furthermore, mothers play many roles in children's lives and this can be heightened in lone parent families where there are no other adults to share the everyday practicalities of doing family life. Mothers provide money and sustenance but they also provide comfort, care and security as well as more practical things like transport to see friends and attend activities. For some of the children and young people in the study these other roles were in tension with the demands of their mother's employment. This was a challenging situation for many children in the study who appreciated the contribution that work made to the family income but were uncertain or unhappy with some other aspects of employment. Chief amongst these costs were loss of family time and childcare.

Among the children and young people in the third wave there was generally a feeling that although their mother's employment had resulted in a relatively

higher income in the family, and the benefits from that were clear to them, there were also costs and these were weighed in the balance and tended to qualify, to varying degrees, those benefits. For example, one 12 year old boy in the study did not like his mother's work because she came home late and he was hungry by the time she got home. In another case a 15 year old girl felt that she had much more 'stuff' because her mother was working but she did not like the amount of chores that she had to do or the fact that as she got older and wanted to be going out more with her friends, she had difficulties with transport because her mother was working: *'a bad thing is she's never in so she can't drop me off anywhere'*. (61b) This girl's experiences highlight some of the issues that can occur as children get older and require different kinds of support from their mothers; what might have been acceptable and manageable for younger children became an issue for older ones.

5.5.1 Concerns about income

It is clear from the mother's accounts that secure financial rewards from employment were not always forthcoming and debt, employment instability and low pay could undermine some of the benefits of work. For some of the children and young people in the study financial reward from work was not always clear. These children were often exercising caution and moderating their needs to make sure that they did not place any strain on their family's finances. For example, in one case the daughter who was 16 years old was aware that although her mother worked full-time they were still on a low-income. Being well aware of financial pressures at home she had always tried to ease the strain on her mother whenever she could. *'I know that we ain't got much money like everybody else has got the money. So like when it's like school trips and everything, I would like give me Mum slip and I said, "If you ain't got money, it don't matter because I'm not right bothered about going on school trips anyway.'* (47)

5.5.2 Concerns about time

A key area of concern for many children was the impact that their mother's employment had made on the time they spent together as a family. This had always been a central issue for children in the study and previous interviews had found that lack of time and changes in family time were problematic for many children. One young person, now 18 years old, reflected on the tensions between her recognition that her mother needed to work, and often had to work evenings and nights, and the costs to her in family time. *'Well I think because she's always had funny jobs like funny hours like pubs and stuff like that and she's... she haven't been there most of night times and it's like a part-time mum sort of thing'*. But she also felt that without her mother's employment her life could have been very different: *'Well I mean I love it when my mum's not working because I get to spend more time with her, but obviously it's a really bad thing, because then it's all the bills and stuff like that and the money what you get off social, it's just not enough.'* (34)

Another girl (15 years old) in the study, whose mother had always tried to work full-time, felt that she had missed out on some of the time that she would have liked to spend with her mum. Full-time hours coupled with travel time could mean that some children and young people were only seeing their mother late in the day when there were other demands on everyone's time *'Because she wasn't around like we'd leave to go to school at about the same time every morning, then by the time she was to come in, I was ready to go to sleep, so I wasn't seeing her and that.'* (46)

Molly is 17 years old and had left home in crisis when she was 16, since then she has been homeless and living with various friends, for about a year. Her experiences of her mother's employment had been very difficult. Her mother had an unstable employment history over the period of the study entering work after a long period on IS and then moving between several different jobs including self-employment. Molly was supported during the early period covered by the study by her grandfather who played a key role in ensuring that she got going and went to school in the mornings, and saw her after school in the afternoons. However, sadly he had died and this secure structure was undermined and her home life started to unravel. Molly recalls the first job as relatively well paid but as time went by and her mother changed jobs, her perceptions of her mother's work became more negative. One job required long hours: *'sometimes I did miss her, because most of the time she wasn't there and you never knew when she was there and when she wasn't. There wasn't a set time that she was going to be in. She was just there when she pleased. I guess I felt a bit lonely when she was working, because my brother was never there and it was just me in the house'*. She had also experienced long periods of time when despite her mother's employment status, she had felt anxious and insecure about money. *'My mum used to throw it in my face all the time that we didn't have this money and that she couldn't pay the bills and we were going to have to get rid of the house soon and it just all weighed down on top of me.'* Anxiety about money also affected the ways in which Molly engaged with her mother: *'Like my friends, they'd all want to go to the pictures and stuff and I daren't even ask my mum for it, even if I knew she had the money, because I thought, "Oh, no, it needs to go towards the house," so, I'd stop asking for money.'* For Molly the benefits of employment had been outweighed by the costs and she had entered a period of personal turbulence which had resulted in her leaving home and in part ultimately affected her own opportunities to sustain herself at work or in training.

Sustaining work was also seen to be in conflict with children's own health at times. In the previous interviews it had emerged that some children were going to school when they were unwell to ensure that their mothers did not have to take unpaid time off work to look after them. In the third wave, one 16 year old boy who had experienced a severe illness since the last interview felt that although they had benefited from work: *'Well it's helped to buy stuff for me and obviously my computer, she's bought that for me'*, he did not necessarily like arriving home

without his mother being there: *'It used to bother me a bit more when I were younger, I was sort of arriving home by meself and that were weird. But I just got used to it.'* However, although he had adapted to changes in family time and care when he was younger, over time his circumstances changed and when he experienced a significant period of illness, the financial benefits from employment were balanced against his need for someone to care for him and he was unhappy about his mother having to work when he was unwell and had to stay home by himself. (13)

5.5.1 Working hours and childcare

Underpinning much of the dissatisfaction and concern that children expressed about their mother's employment were issues to do with working hours and childcare. For many of the children in the study, childcare was now a matter of reflection and recollection rather than a present day reality, as they grew out of the need for care. However, their opinions about working hours and their experiences of having childcare came across very powerfully.

Working school hours

The majority of the mothers in the study had been using informal childcare or working school hours through the duration of the study. In many ways when mothers worked school hours this made the least impact on children's lives and they gained financial reward without experiencing changes in family time or childcare practices. This was seen as an important issue by children themselves who generally favoured their mothers working school hours and had strong views about it.

Eva's experiences give some insight into the tensions that children themselves identify in trying to balance low-income work and family life. Eva was 16 years old at the time of the third interview; she had a younger brother who had just started school. Her mother worked full-time and Eva had made a significant contribution towards helping the house run smoothly regularly looking after her brother and doing a range of household chores. While she acknowledged that her mother needed to be at work: *'if my Mum weren't working, she could be on...is it benefits? Like you can't just live on benefits all your life, you've got to do something'*; she also felt that because her mother had to work full-time she had spent a lot of time when she was younger with a childminder. Looking back she felt that this had meant that she did not see enough of her mother after work: *'I always had a childminder, so like I'd see my mum in the morning, she'd drop me off at my childminders and then she'd pick me up when she'd finish work. So like I've always had a childminder and like it's like mostly it seemed roughly how I've seen my mum in the morning. I've gone to school, go out for a bit and then see her at night. So it's like, I never used to see my mum.'*

Being there after school to share in the events of the school day was an important requirement for many children. One girl in the study echoes the sentiments of many others: *'I used to like it when she picked me up because it's like you know that your mum's going to be there for you at the end of the day. Instead of going back with someone else, like, going back with like the childminder or something, you know that, like, it's your mum who's going to be there and not anybody else and like it's more time with your mum, like after school.'* (62) The end of the school day was seen by several children as a particularly critical time of day in their lives. But also school events involving parents were important, as one girl put it, she liked her mother working school hours *'because she was always here for when I was at home and she was never late like parents stuff and everything and I was helped out'*.

Night working and unsocial hours

Working at night was a key option for several of the mothers in the study, some of whom had changed their employment so that they could be working when children were in bed, being cared for by grandparents or older siblings, and then be available to care in the mornings when they returned from work and in the evenings before they left for work. This tended to be a very demanding schedule for mothers but for some of the children it did have advantages providing the care put in place was acceptable to them.

Working irregular or unsocial hours was not necessarily problematic for children, it depended very much on the quality of childcare and after-school care that children were experiencing, and how well families were able to manage work and care.

Children and young people's concerns about their mothers' working hours were very much linked to experiences in their younger days, as they grew older they felt more able to cope on their own and the issue of when their mothers' worked became less important. For older children, coming home and letting themselves in with their own keys was often highly valued and they recognised that the extra responsibilities of self-care had added to their growing sense of independence. However, there was a clear sense that children were concerned about the impact of working more than school hours when they were younger (see Chapter 6 where children set out their ideal working set up).

Informal care

Many of the families in the study use informal childcare when needed, this involved grandparents and other family members, as well as family friends. In many cases this meant that children spent more time with their wider family networks and in general this was appreciated by them and could have the effect of strengthening and sustaining these relationships. Non-resident fathers had also played a role in childcare in a few cases. For example, in one family, both the grandfather and non-resident father had played key roles in childcare for several years. For the girl (14 years old at third interview), who is the oldest sibling, this support had been

vital not only to sustain their mother in work but also to stop her having to take responsibility for caring for her younger brother. As she explains when thinking about her grandfather's care and support *'if he hadn't done it then I'd have ended up doing it and like I'd have to look after my brother all the time and stuff'*. (25a)

However, not all children and young people were happy with these informal care arrangements, especially when staying with others meant that they saw less of their mothers. Informal care depends on good relationships between children and their carers, and that is not always the case. For one 12 year old girl her mother's employment had meant that she was spending more time being cared for by her stepfather. She was unhappy about the loss of time with her mother and she also had ongoing problems with her stepfather. As a result she was very ambivalent about her mother's work and disliked her care set up: *'Well, I don't like it cos she hardly gets to spend time with me and she even said to me that she was going to spend time with me.'* (60)

In some of the families, informal care meant sibling care, with older brothers and sisters playing an important role looking after their siblings. This was often in families where older brothers and sisters had left school but were still living at home or nearby. But there were also families where children in the study were giving care to their younger siblings. In one family of four children, the older brother took responsibility over a number of years for his siblings' care. Finding suitable childcare for four children had proved impossible for this family, and they were forced to fall back on their own resources. This was a challenging task and on reflection his mother later had grave concerns that his childhood had suffered because of this responsibility. He feels that they all just had to pull together and that he was more mature as a result. However, not all of the children in that family enjoyed this set up, as one of them remarked: *'she used to come back late and my brother used to have to look after us and we didn't all get on because we were all different ages and stuff'*. (61b)

Formal childcare

Throughout the four to five years of the study, children have been engaged in a range of formal childcare settings. Younger children in the study were attending a range of different childcare provision, from childminders to after-school clubs and breakfast clubs. For these younger children good childcare had provided an ideal opportunity to meet new friends and widen social networks, adding another social dimension to their lives. However, there was a general dissatisfaction with formal out-of-school care which centred on the type and quality of care that was available. Chief among their concerns was that childcare was often inappropriate, unsuitable and stigmatised. They stressed poor service provision, badly mixed age groups and a lack of stimulation, resulting in boredom. There was also evidence of a strong aversion to after-school and breakfast clubs amongst children who were not attending them and/or whose mothers were working school hours. Reflecting back in the third interview, many children and young people indicated that they preferred to be spending time with their 'mates' and did not like the idea of staying on after school, especially if they did not like school in the first place.

There were considerably less opportunities for older children and young people to attend formal childcare-related activities. Reflecting on the provision that was available, one 14 year old boy who had enjoyed his earlier times at after-school club, felt that there were few opportunities and activities for older children, he said that good provision in his area would need to be *'something that would like make people want to do it. Because, if it's just another thing like that church on the common where it's just like uniformy sorts of things, I don't think anyone would do it'*. (58)

5.6 Children's perceptions of the impact of work on their mothers' lives

One important aspect of the impact of work within the family was the effect it had on mothers themselves and the children and young people, who were very thoughtful rapporteurs, had very clear views about the value of work for their mothers and the impact employment could have on their mothers' lives. For some children and young people, the link was clear, their mothers had worked hard and they were starting to gain some reward for doing so. However, it was also important that their mothers felt good about working too, as one boy put it, all that really mattered to him was his mother's well-being: *'if she's happy then I'm happy'*. (15)

The general impression was that employment was a good thing for mothers and that without it they would be at home and not necessarily happy. Employment gave mothers opportunities to meet friends and get out of the house. It was also seen as a meaningful activity and one which increased well-being and self-esteem. *'It gives her life; it gives her something to aim towards. And it gives her meaning, and gives her a lot of confidence as well.'* (12) Children were also realists and they knew that work could be challenging and demanding: *'It's been stressful, but I guess worth it at the end.'* (27)

5.6.1 Concerns about health

The perceived positive benefits of work were often in tension with children's concerns about their mother's health. This had been a recurrent theme throughout the study. Anxieties about poor health centred particularly on mothers being tired, stressed, moody and/or depressed. That mothers in the study have experienced a high level of ill-health, especially depression and stress, is apparent from the data (see Chapter 3). Within the home environment children were clearly sensitive to the well-being of their mothers and these anxieties created some dissonance for children between their perceptions of financial advantage for themselves and their families and their concerns about the physical and emotional costs of managing

employment for their mothers. Even some of the children who were happiest with the changes in their financial well-being expressed anxiety about their mother's welfare. For example, one 15 year old girl felt that while employment had been a good thing for her mother: *'I think it has a good impact on her because it gets her out. Well when she didn't work, she was in the house, but this gets her out of the house. I think she's generally more happy and more pride in herself because my Mum's one of those people that doesn't want to live off benefits'*; she was also concerned about the effect work was having on her mother's health *'because it's a physical job and she does have arthritis I think. It's not fair on her'*. (6b)

Alice was one of the older girls at the start of the study, now 19 years old; she had left home and was at university. Reflecting back on the rewards and demands of work for herself and her mother, she wanted to highlight the positive aspects of work: *'it's like a role model. You've got to work through life, you've got to... even when there's setbacks, you've got to keep going, you've got to keep fighting through and that's what she's always done, so that's a strong influence, is to don't give up.'* Thinking back to the times when her mother had been out of work she felt that life had been more stressful for them: *'A lot of people think oh it's great, you're home doing nothing, on the dole or whatever, but it's not because you get bored and she would get stressed and I would pick that up off her and so I'd be stressed as well.'* Despite the clear values she identifies with work there are also anxieties and uncertainties, particularly about money and security, that she feels have shaped her life to some degree: *'It's the little negatives in the fact that it's I think maybe more anxious and worried about when things go wrong because I think it might go completely wrong and I think "oh I spent so much on the shopping this week, that's not a good thing, we won't have the money for that", or I panic a little bit more than perhaps I should.'* She is also concerned that although her mother is managing to sustain employment, it may be at a personal cost *'I think I don't like the fact that her particular work tires her out so much that she's almost, she's going to work, she comes home, she has dinner, goes to bed, there's not really time for enjoyment almost'*.

5.7 The experiences of children whose mothers were not in employment

There were five children in the third wave of the interviews whose mothers were not in employment. For these children and young people, the tensions between the costs and benefits of work were particularly highlighted. In each of these families, sustaining employment had been very difficult, and therefore managing the everyday challenges of work and care had been neither an easy or secure experience for them nor their mothers.

In one family the mother had not been able to sustain employment and had been out of work for several years. One of her daughters, Louise (16 years old) reflected back on what she had liked about her mother being in work. Coming from a large family the extra money had meant that *'we could all do stuff together and not just, like, one by one. And just, like, go out and spend more time together and do more things'*. However, she had mixed feelings about the times her mother was working especially when they were all younger: *'Knowing that she wasn't here and, like, because I think the last time she worked fully we were all young so, like, we needed us mum to, like, do stuff to us and talk to us, but because she was working we didn't see her. So, like, that upset us a bit, just not seeing her. But, on the other hand, like, happy because she's gone out and done something for herself.'* Louise was not quite sure why her mother's work efforts had not succeeded: *'I don't know why. She did have jobs and then she didn't and then she did and then she didn't. But now I think it's because she's not very well, why she can't get a job.'* Now her mother was ill and disabled, Louise felt that she would not be able to get work and that was a cause of some concern for her: *'It upsets me really because she really wants to work and just get out and, like, knowing the fact that she can't just upsets me. Because I want to see her go out and work and meet new people, but because she's stuck in the house all the time she doesn't have no-one to talk to or no-one comes round or anything and there's no-one to look after her because she's got to rely on other people which, I think, upsets her as well; knowing that she can't do anything for herself.'*

In another family the 12 year old daughter had experienced several attempts by her mother to enter and sustain work. At the time of the first interview, when she was eight years old her mother had started work in a demanding job which entailed long, and often antisocial, hours. Her non-resident father played a key role in supporting her and her mother, especially providing care as part of a dense schedule of childcare that she was involved in. However, by the time of the third interview the mother was unemployed and the daughter was indifferent about whether her mother worked again or not. She recalled being very bored when her mother was working and she did not like her mother working weekends. Now, because her mother was not working she felt that she was seeing much more of her and that also was to her advantage

In the third unemployed family the mother had two very young children at the time of the third interview. However, her previous experiences of employment had not been successful and her 13 year old son recalls that they were not particularly better off through work: *'We had more money but not by like quite a lot...'* Furthermore, work meant that he did not see his mother as much: *'We had more money ...but we saw less of her.'* Now she was at home caring for his younger siblings he did not mind whether she went to work again, he felt that was up to her. But he did feel that he had got to know his mother better because he had the opportunity to spend more time with her.

6 Work and financial well-being

This chapter looks at whether, and how, mothers are gaining financially from their work. It explores whether mothers feel secure and better off in employment and what impact debt and financial insecurity can have on their lives. It concludes with the thoughts of mothers and children about what works best for working lone-mother families when they are trying to manage and sustain work and family life.

6.1 Summary of key points

- The chapter starts with an exploration of whether mothers feel better off in employment than out of work, and it was clear that many of the mothers were gaining some level of financial reward from work.
- However, the evidence also showed that while the majority of the mothers felt that although they should be better off in work than out of work, the reality of their situations meant that in many cases they did not personally feel better off.
- The mothers generally felt that they were probably better off working than not working, nevertheless, some mothers were feeling worse off than they had done at their previous interviews.
- Many of the mothers indicated that they did not feel financially secure and this was often linked to the difficulties mothers are facing in relation to debt, insecure employment, the loss of tax credits and ill-health.
- The experience of debt, particularly debt that was unmanageable or caused concern, was very high. In particular, many mothers were experiencing financial difficulties in relation to their housing with arrears on mortgages and home improvements loans. Credit card debt was also a problem and there were difficulties reported in relation to tax credit payments, especially where payments had been reduced or stopped.

- Insecure or unstable employment could also precipitate debt. Once in debt mothers struggled to keep abreast of payments and for some this meant bankruptcy or the use of credit consolidation companies.
- The chapter concluded with the views of lone mothers and their children about what would help to make working family life succeed in lone-mother households. Overall, there was a consensus between mothers and children that lone mothers could and should work but that this was a personal choice which depended on individual circumstances and mothers should not be compelled to work.
- When lone mothers do work, again, the consensus was that part-time, school hours were the best option until children were older, at least beyond the age of eight or nine years, and ideally at secondary school.
- Policy recommendations from mothers included continuing and strengthening tax credits, improving child support services and providing more childcare, especially during holiday times.
- Mothers also suggested that employers need to be encouraged to be more flexible and that there needed to be more information and support for mothers returning to work including longer term additional support in the early months of work.
- Easing the rules on working hours when on Income Support was also suggested, in order to help mothers move into employment more gradually.

6.2 Reward – feeling better off in work?

Gaining reward from work, especially financial reward, was a key driver in the decision of many mothers to take employment. This section explores whether women in the study felt that they were financially better off by being in work or by staying out of work. These mothers have been in the study for about five years and have been followed since entering employment from Income Support (IS) in 2002 or 2003. For some this was the start of employment after a long spell out of the labour market, for others part it was of an ongoing, but broken employment history. These were some of the first mothers to benefit from increased support through working tax credits and child tax credits and their responses need to be understood within this context.

6.2.1 Better off being in work or staying out of work?

During the third wave of interviews mothers in the study were asked if they felt that they would be better off staying in work or being out of work. Most of the mothers said that they felt that they would be better off in work. One mother who was working full-time was very positive about employment. Although she had experienced very difficult times when she was made redundant and had experienced a long spell of unemployment, she was enthusiastic about the

freedoms that she felt the financial rewards from work could give her. *'You can make plans. You can't sort of, you know, plan anything or have any treats when you're on Income Support because you just about get enough, well you don't get enough to pay your bills or...you know, to have sort of any sort of quality of life. And I think work a million times over, yes, yes, yes.'* (46)

However, some mothers were uncertain about the value of employment, arguing that working brought greater levels of stress, and generated its own costs in terms of clothes, travel, and reduced time. As one mother put it, you are better off in work but it was *'debatable. Probably better in work but I think the added stress... You know, you spend more on clothes, you're running a car.'* (64)

Changes in circumstances were also affecting whether mothers felt they would be better off in work, particularly losing tax credits when children age out of tax credit entitlement. As in the case of one mother who had increased her employment hours but had experienced a period of uncertainty about whether she would be better off in work. *'I have wondered over the last year when the tax credits and everything stopped I thought "well I seem to be working more hours for less money than when I was working less hours and getting the tax credit" I was getting more or less the same as I was when I was working forty-four hours.'* (55)

Dealing with debt was also making an impact on whether mothers felt they would be better off in work. As a result there was also some uncertainty about whether employment really did bring the advantages it was expected to. One mother explains that her previous life on IS had been very hard but in some ways was more manageable, her rent and council tax were paid and although she did not have much money she was not in debt. However, since she had been at work she had fallen into debt. She started with a bank loan for a car and then she got into debt with her credit cards. *'When I was working I had credit cards sort of thrown at me left, right and centre and things like that. So I've got credit card debts and a bank loan, you know, so that sort of over the years, I've, you know, sometimes found that as these [children] have grown up and things like that, what money I have left, which isn't a lot really by the time I've paid rent and bills and everything, trying to manage four kids on that is a bit of a nightmare. And there's been a lot of times that I haven't had the spare cash, for whatever that comes through the door, they might say, you know, they've needed shoes, or I've had to sometimes do shopping on the credit card or things like that.'* (53)

The mothers in the study who were unemployed tended to be more negative about the value of employment. In two of the cases employment had not been sufficiently financially rewarding and the impact of other issues, especially childcare, had meant that employment had not been a positive experience. In each of the three cases there were other elements in their lives which now appeared to override any perceived financial incentives to work. In one family it was sickness and disability, in another a significant increase in childcare responsibilities. In the third family there was a desire to spend more family time without the perceived pressures and demands of work, especially in the light of employment bringing uncertain reward.

6.2.2 Better off since the last interview?

Although the mothers in the study were, in general, positive about the hoped for benefits of working, the reality of their own circumstances did not always match their financial aspirations for work. They were asked about their financial situation since they were last interviewed, did they feel they were better off, about the same, or worse off? Less than half of the mothers who were in work felt they were better off, some felt they were about the same and others felt that they were worse off. This indicated some levelling out of circumstances over time with the women not necessarily advancing financially, but staying where they were and, in some cases, apparently going backwards, or at least feeling that they were. Furthermore, there were signs that difficulties with health, debt and loss of entitlement to tax credits was taking a toll on mother's financial well-being.

The reduction and, in some cases, loss of entitlement to tax credits had led to some mothers feeling that their financial circumstances had taken a severe blow and in some cases a downward turn. For some this meant debt and destabilisation of income, often precipitating a search for full-time work to make up their wage. However, increasing hours of employment to try to secure the same level of income that mothers had come to rely upon challenged the notion that they were gaining or feeling better off in work. One mother who was heavily in debt was feeling the effects of her children no longer being eligible for tax credits: *'I feel guilty taking this Family Tax Credit, but then the minute you go out to work, obviously it's good, but then the minute your daughter or your son decides to give up their education, phew, you're sort of down here then, you know.'* (56)

Feeling better off could be as a result of improved wage or job security, but it could also be because of child maintenance or a company car. Therefore, feeling better off could be the outcome of a range of circumstances, it was not necessarily a sign of upward trajectories at work. For one mother the difference was made through benefits that were unrelated to her wages, through perks from her job and in particular through her child maintenance which had made a considerable difference to her. *'The only reason I'm better off in work is because, like I say, the company car and my maintenance. I mean we're not flush but if I didn't get any maintenance then we would be scrimping and scraping and robbing Peter to pay Paul and that. That's the only reason I am better off.'* (4)

Permanent employment had also made a significant impact on the lives of mothers who had been striving for job security and permanence at work. One mother who feels that she is better off explains the advantages to her and the changes that permanence at work has given her. *'When I wasn't working or when I was existing on all those short-term contracts I wouldn't have dreamed of spending money on a holiday. Whereas since I've been in this full-time post I've been away twice, which is probably still why I haven't paid off my overdraft. But do you know what I mean? I wouldn't have allowed that to happen because I couldn't have gone onto overdraft for a holiday without having a full-time permanent job. Whereas now I think I accept that I work hard and that's part and parcel of some of the benefits.'*

Feeling worse off was due to a range of issues including the reduction in the entitlement to tax credits and increasing pressure from debt. Re-partnering was also perceived to make a difference financially. In several cases where women had re-partnered, the re-calculation of tax credits and benefits had left mothers feeling worse off. One mother had moved in with her partner – who also worked part-time – and she was finding it difficult to manage financially. *'I was surprised how little we got for the money that's coming in. She contrasted the level of support that she felt she had been getting as a single parent with what she felt was her reduced support as a low-income couple. I mean when I'm a single mother, they were chucking hundreds at me I think. And now, because we've chose to be together and sort of, it's all been took away, hasn't it?'* (6)

6.3 Financial well-being and the effects of financial insecurity and debt

During the third interviews the mothers were asked about whether they felt financially secure or insecure. In many ways this is a future-oriented question, what do they think the future holds for them? Will they be alright? The mothers were split half and half, with half feeling they were financially secure but the other half feeling that they were not. Those feeling insecure were mainly mothers whose financial circumstances had worsened or stayed the same.

Security was a key element in well-being in work. The search for stability and permanence was matched by women's need for financial security and reward in work. In some families long-term work and care strategies, employment advancement, caution and restraint in expenditure were starting to bear fruit. As in this mother's case, where her careful planning for the future meant that she was just starting to feel a measure of security. She explains why, *'I feel secure because I've looked to the future and I've not squandered and I've always been looking "Don't get that, or don't buy that, or..." I haven't spent every penny that's come through the letterbox so to speak.'* (40)

However, as we have seen, many mothers' lives were characterised by fluidity and change and there were many challenges that mothers were trying to negotiate on a regular basis both in employment and home circumstances. As a result there was great potential for shocks and disruptions that could undermine the family work project and derail even the best laid plans for future security. Tax credits, when they worked well, gave a measure of security, but increasingly mothers were feeling uncertain about the future without them. The transition out of tax credits was taking a significant toll on women's sense of security and stability.

Feeling insecure was not necessarily related to being in debt or having unstable employment, insecurity could also be felt when despite the mother's best efforts, income and financial well-being stayed much the same and the women did not feel like they were gaining from employment. In one case a mother with two children who had always tried to work and was working full-time at the time of

the interview, said that she was feeling insecure. This mother felt that although she was just managing on a day-to-day basis, she never experienced any security of income and she never generated enough money to allow her to take a holiday or make any savings. *'Just every month I just manage to make ends meet every time and I've got no debt. It's not as though I've got credit cards, overdraft or anything like that. It's just general day-to-day living.'* (47)

6.3.1 Debt and debt generation

There was a high level of debt reported in the third interview and over half of the mothers expressed concern about being in debt. This does not include those mothers who owed money on loans, working tax credit repayments or credit cards but who were managing the debt they had from these sources. The mothers featured here are those mothers who said they were in difficulty with their finances and for them debt was a matter of pressing concern. The main forms of unmanageable debt were through credit cards, loans, remortgages, and tax credit repayments.

At the start of the study when women moved from IS into employment there were mothers who were in debt due to social fund loans, but on entering work mothers were generally able to pay them off. However, following, employment women gained access to credit previously denied them. As a result they were able to take out credit cards and mortgages, and in some cases generate loans and remortgage their homes. As one mother put it *'when I was working I had credit cards sort of thrown at me left, right and centre'*. One mother in the study had five credit cards.

Greater access to credit meant that women were able to extend themselves financially and during the first wave of the study it was evident that most of the families who had successfully moved into employment were enjoying some increase in income and credit resulting in increased spending on home improvements, household items and holidays. For almost all of the mothers this had followed a period of considerable financial constraint coupled with the gradual depreciation of household items that can occur during spells of IS receipt. However, by the third wave of the study there were signs that debt and financial stress were significant concerns for many families. There were several key areas where debt tended to be generated:

- Housing – through over mortgaging, re-mortgaging and improvement loans.
- Partnering and re-partnering – especially debts accrued at separation.
- Tax credits – overpayments and loss of entitlement.
- Employment – instability and loss.

Each of these areas is discussed in more detail below.

Housing – mortgaging, remortgaging and improvement loans

At the start of the study when mothers first moved into employment it was apparent that gaining secure housing was a key ambition of many of the mothers in the study. Some women had lost everything when they left their violent husbands and others had a keen desire to ensure that they and their families were secure. Housing was also aspirational and seen as an indication of success and better times.

One of the key features of the early waves of the study was that the mothers often started home improvements and redecoration. Some of those in owner-occupation were extending and improving their properties. Some in council or social housing were taking up options to buy. Initially, this was a buoyant trend, but as time has passed it seems that the pressures of housing costs, and especially of remortgaging or improvement loans, have started to take a toll on many of the mothers. Remortgaging has also been used to pay other debts accrued over time, as mothers drew on what was often their only asset. Some women were heavily in arrears on their mortgages, these arrears are often linked to changes in employment or critically changes in tax credits when children leave home or age out of the system. Family changes had also played a part, for example one woman moved to be nearer her mother. But this meant a bigger mortgage to pay, coupled with money still outstanding for renovations on her previous property.

In another case a mother of two children had brought her council house, then after several years steady employment had moved to another ex-council house in a better area. However that house needed considerable renovation; a loan for which was added to her mortgage. But, following a dispute with her daughter, the daughter moved away to live with her father, which resulted in a loss of tax credits. This left the mother with a reduced income and increased outgoings. This mother, who worked part-time, was very anxious about her future employment and was in the process of looking for full-time employment, especially as her son is due to age out of the tax credit system very soon.

Partnering and re-partnering

There were several mothers in the study who were still trying to clear debts that were either generated by their former partners or arose at the time of their separation. In one case this was exacerbated by re-partnering with a new partner who also had debts dating from his own separation.

Re-partnering can in some cases help relieve debt. The addition of another income can boost the overall family budget. But re-partnering had not always been successful and in one case where the relationship did not work out, the mother found herself very heavily in debt due to commitments jointly entered in to but ultimately left to her to repay. This mother is presently waiting to be re-housed and will lose her home because of mortgage arrears.

Tax credits – overpayments and changes in entitlement

Tax credits played a key role in ensuring a steady and reliable income for mothers whose wage was not sufficient to meet their needs. Any changes in tax credit receipt through loss of entitlement or through mistakes in assessment resulting in overpayment were particularly problematic.

Debt associated with the repayment of tax credits was a key issue for several mothers in the study. In one case a mother, with no children living at home was paying back tax credit debt of £90 per week for over a year and a half. *'It was a genuine mistake on my part, I didn't realise that I hadn't told them. And then when [my son] left I told them that he'd gone, and this, that and the other, I couldn't understand why I was this much in debt. It turned out when they went back that I'd actually got a wage increase, of only about £1.50 or something a week, but obviously that makes a huge difference in terms of what they pay you with no children living at home.'* (37)

As discussed in Chapter 2, the loss of tax credits when children leave home or age out of the system can have a particularly destabilising effect on the family income. Women who had come to rely on a regular income source like tax credits had gradually started to extend themselves with housing and home improvements etc. If tax credits were lost abruptly – as a result of a child leaving home or because of previous overpayments – this could easily precipitate financial distress. Even when mothers knew that they would lose money when their children were too old to be eligible for tax credits the loss of these still came as a shock to what was generally a small budget.

In one family the son was due to age out of the tax credit system and the mother, Ursula, was certain that she would be able to manage the transition: *'at the time financially everything was bang on track. My rent was paid four weeks in advance. My council tax was a month in advance. Everything was sorted and I thought "£80 yes". All right, it's quite a bit, but looking through everything I thought "yes, no problem". I can still cope on it'*. However, things did not go smoothly and her son was unable to get employment. He returned to live at home and his mother's financial support, although she was no longer receiving the tax credits. The son signed on for social security but there were difficulties and delays in getting payments. Ursula is now in housing arrears, feeling financially insecure, and in rising debt: *'I didn't think it would affect me that bad, but it has. It has. I'm pretty much back to square one again. Quite a few debts and I've gone from being in front with everything to being behind with everything.'*

Employment – self-employment and insecure labour market conditions

There were four self-employed mothers in the study at the third wave, all of whom have re-partnered, and all of these women were in debt. Two owed £4,000 and £5,000 respectively, in relation to their self-employment. They were both in the process of moving in with new partners and expected to continue their businesses

but not as their main form of income. Another self-employed mother was heavily in debt due to debts accrued at her separation and debts that came with her new partner. She and her partner are now unable to gain credit for many years until their debt has been paid off. The other self-employed mother is paying off a tax credit debt.

Mothers employed in unstable or seasonal work were also struggling financially and accruing debt. Seasonal or temporary employment could be particularly hard, and debts tended to be generated during breaks in employment.

6.3.2 Bankruptcy and debt recovery

Several mothers in the study had become so heavily in debt that they had to resort to intervention from a third party, either through a debt consolidation company, by taking out an Individual Voluntary Agreement (IVA), or by declaring themselves bankrupt.

Individual Voluntary Agreements

An IVA is a legally binding arrangement supervised by a Licensed Insolvency Practitioner. They are one way in which mothers can defer their debts without going into insolvency. One mother who owed £22,000 for home improvements and on credit cards had used a debt consolidation company to set up an IVA for her. She paid the company £500 up front to deal with the debt and she owed £28 per month of which £13 went to pay off the debt and £15 went to the debt consolidation company, this arrangement was due to continue until the debt was paid. If she came out of the agreement before the debt was paid she would lose the £500 she paid up front.

In another case the mother who with her new partner owed £55,000, had used a debt consolidation company to pay back her debt because she could not get an IVA agreement with her creditors. One creditor expected a high monthly repayment of £500 which was not possible for them to manage. As a result the debt will now take nine years to clear. During this time they will not be able to access credit. With an IVA this would have been a much shorter period. However, they were pleased to be paying back the debt at a rate they could afford.

Bridget had declared herself bankrupt following debts of over £27,000. She felt that her debt had arisen because she was working and she had been given access to credit. This fuelled her desire to make sure her children had the same as other children. *'There is this great sense of satisfaction when you're working to say that "I did all this myself" and to want to be like any other family so you do spend and you go on the family holidays and you have the car and you do all those things, because you do just want your children to have that same... not luxuries, but the same opportunities as any other child in any other family.'* Bridget ultimately sought help from the Citizens Advice

Continued

Bureau but it was not an easy step for her to take to seek help. *'The problem is when you've got debt, you... it's alright people saying "Well you go and talk to these people and you talk to that", but it's very hard to take that first step.'* For a while she was uncertain about taking up employment because she thought that would reactivate her debts, although she has since had her debt discharged, so that concern has gone.

6.4 Reflections: what works in 'working family' life?

This final section of the research findings presents reflections from the mothers and children about their experiences of employment and their thoughts on policies for working lone-mothers. One of the values of longitudinal qualitative research lies in its reflexive potential, the opportunity it presents for research participants to reflect back on the period of their lives covered by the research study. In the third wave, mothers and children were asked to reflect back over four to five years of working family life and to think about what, given their experiences, they would consider to be an ideal arrangement for families trying to manage work and care over time. The responses and recommendations of both the mothers and the children were remarkably similar, with common themes and issues emerging from these reflections.

The mothers and children welcomed the opportunity to situate their experiences within the wider context of policies for lone mothers and their families, and they reflected carefully on what they felt the key messages were from their experiences, and the implications of these for other lone-mother families who might be contemplating employment. The recommendations suggested by mothers did not necessarily fit with the employment paths that mothers themselves had taken. For example, one mother suggested part-time employment would be best, while working full-time herself. In other cases, mothers recommended starting work only when children were older than their children had been when they started work themselves. These differences probably reflect personal learning about what helped and what hindered employment but also reveal what some mothers would like to do if they could go back and start again.

6.4.1 Should lone mothers be in work?

One of the first issues to address was whether lone mothers should be in work, and the overwhelming impression given by both mothers and children was that under the right conditions lone mothers needed to be in employment. Therefore, the issue for them was not should lone mothers work or not but rather, what were the conditions and support needed to be in place before they did so. Nevertheless, there was a general consensus that working should be a personal choice and lone mothers should not be subject to compulsion. One mother who felt that lone mothers should not be compelled to work especially when their children were young explains why, *'I don't think they should be forced to go out to work,*

even if they're on benefits, I think that's wrong. I think some people might need a little bit of guidance or some ideas. Some people who may not think they could work may just be very black and white, so maybe in that respect they should have some guidance or options so that they can consider if that's what they want or not. I think it makes a difference to your children, I think again going back, if you are working you're a role model in that respect, that their expectations are that "when I leave school I do work". But on the other hand if you don't work, as long as you instil into them what is expected. I think it's dependent on the person, very dependent on them and it depends on their experience.' (36)

In another case, a mother reflecting back on her own experiences was adamant that there should be no compulsion: *'I think once you get into compulsion you are going down a dangerous track really. And I think we also do have to think about what is the impact on children, especially if they are young, at primary school and the like. I mean even though I feel as though at times I've not been able to do as much with my kids at times but at least I've had jobs where if I needed to be flexible I could, and I've had good friends around to help me. So in a sense it's worked out one way or another but I wouldn't like to have to go through it again, or for my daughters to.'* (12)

In general the children also felt that lone mothers needed to be in employment although several mentioned that they did not think mothers should be compelled to work. They also indicated that children might lose out if they did not have the added income that work could bring. For example: *'it's better for the children because, if they don't work then they don't get like a regular income, so it means that like the kids lose out in a way because they can't afford to give the children money to go out and like go swimming and that and the children miss out and it's not fair.'*

However, although children generally felt that mothers should work, they also felt that mothers should not be made to work when their children were young. One of the girls (15 years old) in the study explains her reasons why that should be the case: *'I think that certain persons shouldn't be forced into working when their child's young because I think that's wrong, because I think.... I think the Government don't really see that children need to be with their mum for like a good while... because it does impact the child later on in life, I reckon.'* (4)

6.4.2 How many hours of work?

Part-time employment was definitely the choice for almost all of the mothers in the study. Full-time employment was not ruled out, but was generally not considered appropriate until children were older. This was also the case for several mothers who were themselves now working full-time. As one mother put it, *'it is hard work full-time and a full-time family'*. (47) In general mothers and children were not keen on the idea of lone mothers working when their children were pre-school. Once children were in mainstream schooling the feeling was that, although it was an individual choice, the best thing for mothers was to work, although only part-time until their children were older.

What was considered 'old enough' varied, but many of both the mothers and the children stated a preference for restricting work to part-time until children were above eight or nine years of age, and in several cases secondary school age was considered the best time for full-time work. One mother's response to the issue of working when children are young illustrates some of the concerns that mothers felt: *'I don't think it should be full-time, it should be part-time. I think it can affect the child if they're left too much on their own. I think the hours should be restricted and I think also the holidays need to be accounted for. So either you need term time work or... I don't think it works when the children go to school and then they've got a holiday and you ship them out to this holiday club and that holiday club. I think you lose contact with your child. I think you lose that closeness if you're not careful and I think work becomes more important than they do. It has to be because you've got to bring the money in. But apart from that, I think if you're away from them too much, if they're home from school and they're alone too long before you come home, and if holidays they're alone, I think that causes problems for children.'* (40)

Among the children there was a general consensus about working and child age: *'I think when a child is at primary school, part-time. And when they're in secondary school, full-time'*. (17) Some of the responses were directly linked to children's own experiences especially where they had disliked their childcare arrangements when they were younger. One of the older girls in the study (19 at the time of the third interview) felt that children needed to have time to develop relationships with their mothers and full-time work too early could affect that. Reflecting back on her own experiences she said, *'I think the age does make a difference. I think the younger ages up until maybe 15, 14, 15 it's okay to work definitely, but I think it should be part-time, because I think it's important to build a bond with your child. When you're working full-time as a lone parent, you're not going to get that so much. I know that I'm much closer with my dad because we've made the time to see each other, whereas with my mum it's not been that way. I think as you get older and reach 14, 15, you get more independent then it's probably fine for the mum to become full-time work because at that age you're much more interested in your friends anyway.'* (44)

Another older child in the study (18 years old) felt that even when children were at secondary school there could be times when they needed someone to be there to support them after school, arguing that young people may not tell their parents when they have a problem if they do not see them until later in the evening: *'I think it is important, not as important as the child that's obviously younger, but because they're just going into teenage and everything's different and they just don't know what's happening like at school and everything and they might want to come home and need support to the parents. If they're not there at work, they might hide it until they get back and they might not even say anything then because they've had their couple of hours to like get over what happened.'* (40)

Working school hours was also considered important – and preferred by the children. Some mothers also managed to work only outside school holidays. But otherwise flexible employment was considered to be a key element for successfully balancing work and care. Although mothers might be able to take up employment when their children were younger than secondary school age, lack of childcare in the holidays affected the potential for this earlier entry in to work. *'The main thing is holidays, isn't it. Obviously the seven year old will be at school but the holidays are a long period of six weeks. No employer would give you six weeks off on the trot, well not that I know of.'*⁴

6.4.3 Mother's views on policies and support

Financial support

Tax credits are considered to be *'a marvellous thing'*. (56) For most women in the study tax credits were thought to be a key element in supporting mothers in work. They were particularly valued because mothers felt that in many ways they were on their own when they were trying to move in to work, leaving the security of IS for the less certain world of work, as one mother put it: *'it was very helpful to have benefits at the beginning when you were totally out on your own'*. (6) However, there was potential for improvement according to some mothers. For example, one mother felt that help with childcare through the childcare element of Working Tax Credit (WTC) was difficult to manage, especially because it was smoothed over time and then when holidays came it could present financial difficulties. She explains it thus: *'When you get your tax credits you get it weekly and although they take into account sometimes, if you think about it, if you remember to do it, school holidays you can be paid a bit more and they pay it to you weekly. So you get used to that amount of money coming in and blah-de-blah-de-blah and all of a sudden bam. Your child has to go to a childcarer full-time because they're off on holiday and it's a big chunk of your money coming out and it's just like, "Arrgh, I'd forgotten all about that..." Especially over the summer holidays, it can be quite long.'* (51)

There was also concern that tax credits stopped when young people were older, and that as lone parents, many mothers felt that they were the only ones financially supporting their children as they entered young adulthood. Extending tax credits for longer was suggested. The sudden stoppage of tax credits for whatever reason, but particularly when children age out of the system was also considered to be a policy that should be changed. One mother explains: *'I think not so much a drastic drop in your tax credit or for them to let you know maybe three or four months in advance if things are going to change rather than it just be that sudden stop so that you can put something away or be ready for it.'* (55)

Childcare

Better childcare was also a key issue for mothers. Childcare during the summer holidays was considered to be a particular problem. It was difficult to budget for and it was often unavailable or too costly. What was needed was more financial

help for childcare during the holidays and/or to make sure that holiday care was affordable by the use of concessions.

Finding childcare to suit families, particularly larger families, was an issue that mothers highlighted and one mother makes it clear that what she really needed in life was long-term, flexible, individual help: *'I'd have loved to have been able to have afforded somebody to come into the house and pick up the children and be here when the older ones came in and sort out a bit of tea for them and make sure the uniforms are ready for the same day so I could come in and have some quality time with the kids. That sounds very elitist but that was what I needed. I needed an au pair.'*

It was felt by some mothers that the Government needed to recognise that older children also needed care and that the issues facing mothers of older children could be very different to those faced when they were younger. Better clubs and facilities for older children were suggested and recognition by Government that mothers may have difficult times with older children and having to work was not always helpful in these circumstances. One mother with older daughters explains: *'I know the Government are keen to get people back into work to be giving something to, you know, to the economy and things like that but the fact is that emotionally all the other problems like children breaking the law and getting into drugs, whatever, ultimately it's a parent's responsibility to keep their children on the straight and narrow...without having the added pressure of being encouraged or forced to have interviews, etc, etc.'* (64)

Improved service from the Child Support Agency (CSA) was also seen as important, particularly for mothers who had to spend long periods of time trying to establish child support payments from their former partners. One mother felt that better child support services would make a big difference to mothers. *'I think to have a more constructive Child Support Agency would help single parents an awful lot and not to feel pressured into full-time work. I think, as I said before, the ideal scenario is sort of part-time work, I think, for a single parent so that you can give, you know, you're not torn between your child and work before their own independent needs, if you see what I mean.'* (9)

Employers

It was felt that employers could also improve their responses to lone mothers. *'It comes back to this idea of it's more to do with employers than anything else. Given that they have more women as a workforce now than men, it beggars belief, because I think if it was the other way around all this would already be in place...'* (13) Several mothers felt that it was essential that employers were more flexible if lone mothers were to work satisfactorily, stressing the need for variable hours and a lot of support during the holidays. *'I think it's just this idea that if only employers would recognise that to be more flexible, to put more part-time things in where, you know, you can be there at maybe 9:15 and, you know, that kind of thing, and to recognise that. Because, at the end of the day, you are raising the*

next workforce, you know?’ (13) For one mother, flexibility in employment should extend not just to the working day but also to holiday times: ‘I think there should be jobs available that are flexible and accommodating for parents not just school hours, but school holidays and things like that.’ (37)

Returning to work

Returning to work could be challenging and several mothers felt that more training would have been helpful. It was also felt that mothers still needed more information about what help was available to them, especially in relation to things like help with money for clothes, etc. There was also considered to be a need for longer-term support for mothers at the start of their return to work: *‘I think if they had some sort of scheme where if you go to work, they’ll still pay your rent for four months or something, they’ll still pay your council tax, or at least give you a good substantial amount towards it. And that as a grant, not a loan or anything like that. I think that would be a great help.’ (37)*

One mother also felt that the 16-hour working hours rule was stopping mothers from taking some forms of part-time work before they could commit themselves fully to more permanent full- or part-time work. Previous waves of the research have shown that small part-time jobs can sometimes act as stepping stones to a fuller engagement with the labour market, and that for many women the move into employment was a gradual process. However, as this mother explains, for some the 16-hour rule was problematic: *‘I think the way it is set up at the moment there’s no in between ground. It’s far too black and white. You work ten hours, or you work under 16 hours, you get Income Support. You work over 16 hours, you get nothing. Because most people won’t work 16 hours on Income Support because you don’t get any Income Support, yeah?...’ That’s a massive leap to 16 hours, especially when you’ve got young children. And I know they say they’ll pay childcare, but you often don’t want to do that much and there should be some grey area. Do you know what I mean? Or maybe you shouldn’t have to work 16 hours, I don’t know. But there should be some thing between because nobody on Income Support works 16 hours, or 15 hours, because you wouldn’t get any benefits. It’s pointless. You’re working all those hours and getting no more money, so there should be something, some interim thing, some period that helps you over that huge, massive change.’ (35)*

7 Discussion and final reflections

In this final chapter we look back on the findings from mothers and children in the third wave of a longitudinal qualitative research study of low-income working life in lone mother households. We reflect on their experiences of employment and the demands of balancing work and care, and explore the challenges and rewards of sustaining employment over time.

7.1 Sustaining employment: key findings

This study forms the third wave of a qualitative longitudinal study which started with a first round of interviews in 2004. The study followed a group of lone mothers who had made a transition from a period of unemployment in receipt of Income Support (IS) (or in a few cases, Jobseeker's Allowance (JSA)) to employment supported by tax credits. The main aim of the study was to explore how lone mothers and their children managed and adapted to employment over a period of time and to examine from their perspectives what helped and what hindered in that process. This study reports the findings from the third wave of interviews (carried out in 2007) which explored employment sustainability and examined what factors affected mothers' and children's experiences of employment and the everyday challenges of managing work and care.

7.1.1 Continuity and change in working family life

The first chapter sets out the characteristics of the families engaged in the research and shows how the families' lives have evolved and changed over the four to five years in which they have been part of the research study. There has been both continuity and change in working family life: much has stayed the same, but a key finding from the study has been the amount of fluidity and change experienced by almost all of the families across a range of domains, especially with regard to family relationships and conditions of employment.

The sample started with 50 families and 61 children in 2003 and the challenges of staying in contact with research respondents over a long period of time has resulted in some attrition, particularly as families move home and lose contact with the study. At the third wave of interviews, there were 34 families left in the study and 37 children. This is still a very good rate of response for such a complex longitudinal study of this duration.

In the realm of the family there has been both continuity and change, although the majority of the mothers in the study were still lone parents and at the third interview there were just five mothers with resident partners. However, 16 of the 34 women were in relationships and over time, the study had shown that these relationships could develop into live-in partnerships and sometimes marriage, but equally they could end and new partners leave. Children in the study had inevitably grown and changed and in some cases left home to live with non-resident fathers or to take up employment or higher education. The changing landscape of parenting was an important backdrop to employment, with mothers negotiating a range of issues including changing care requirements and the management and negotiation of older children's evolving needs.

In employment there had been considerable flux and change across a wide range of areas. These included changes in jobs; changes in hours and days of work; movement from day work to night work and vice versa; spells of unemployment and periods of sickness away from work; increases and reductions in the number of jobs undertaken at any one time and changes in status at work with advancement and the attainment of permanence for some and an increase in instability and impermanence for others.

This pattern of mutability and fluidity in the lives of mothers and children forms the backdrop of the study and places in context their lives and experiences and the challenges that they face in sustaining employment and balancing the sometimes conflicting demands of maintaining working family life.

7.1.2 The role of Government in sustaining employment

Government support for working low-income mothers plays a vital role in sustaining them in employment. Measures to help mothers into employment and sustain them there include New Deal for Lone Parents (NDLP), Work Focused Interviews (WFIs), the In Work Credit and New Deal Plus for Lone Parents. These provide a range of support for helping mothers into employment, including measures to make work pay and make work possible. The mothers in this study had, at the start of the study, been picked up at a point in time when they entered work following a period of time out of employment in receipt of Income Support. For some mothers it was their first attempt at employment for many years, for others part of an ongoing if fractured and often unstable engagement with the labour market. Government assistance, through tax credit provision - and support from Personal Advisers (PAs) - was an important factor in the decision to enter employment for many mothers and played a key role in the successful negotiation of this period of transition.

7.1.3 Tax credits play a key role in sustaining mothers in employment

As discussed in Chapter 2, a clear finding from the study is the continuing salience of tax credits in mother's lives. Many mothers reported that they would not be able to maintain employment without the support of tax credits, which in some cases made up a significant proportion of their family income. Many mothers were working in low-wage sectors of the labour market and tax credits played a vital role in boosting income and for some provided an important measure of security when employment was uncertain and/or irregular. For mothers on the lowest incomes, tax credits ensured that there was some financial reward from working.

Because of the importance of tax credits in mothers' budgets, secure payments, clear entitlement criteria and adequate levels of award were vital elements in ensuring a reliable level of support. However, there were various problems with tax credit assessment and delivery which sometimes acted to undermine security in work. This was especially the case for mothers on the lowest incomes who could not easily overcome any shocks to their financial state caused by problems or delays in payments.

The tax credit system itself was generally viewed with uncertainty and unease by the mothers in the study, despite mothers having been engaged in claiming tax credits for over four years. Although the support itself was essential and highly valued, the process of claiming, and particularly reporting change, was difficult to understand and the mothers described considerable difficulties in negotiating the system. This created anxiety about getting it wrong and having to bear the costs of doing so. Loss of tax credits through overpayment was a relatively common experience and could precipitate mothers into debt and financial insecurity. This was especially the case for mothers whose children had aged out of the system or left home unexpectedly to live with their non-resident fathers. The financial consequences of these periods of transition could be profound and although mothers were often aware that their children were becoming ineligible for tax credits, it was not always clear to them what the implications would be or how to overcome them.

7.1.4 Seeking support and advice

As the mothers in the study embedded themselves increasingly within the world of work the range of resources they can call on for advice and support widened and they became less reliant on seeking support from Government agencies. Although PAs played a key role for many in the transition period of moving into employment, as time passed, the value of PAs has receded and most of the mothers in the study would not seek them out for help and advice. The mothers preferred to draw on a range of alternative forms of support, especially resources at work, family and friends and the Internet. In effect, the women in the study appeared to be drawing away from Government forms of advice and support. This possibly signalled a distancing from their previous status as workless lone mothers and

targets of Government help. For mothers who were unemployed, engagement with PAs had changed over time and the element of compulsion in WFLs meant that their involvement with PAs was felt to be problematic and unhelpful.

7.1.5 Child Support – potentially a valuable addition to household income

The role of child support in boosting the incomes of some mothers in the study was considerable. Where child support was received and was at an adequate level, it played a significant role in increasing household income. However, low levels of child support receipt had been a feature throughout the three waves of the study. Many mothers were not receiving any child support despite, in some cases, strenuous and lengthy attempts to secure it. There was an overall dissatisfaction with the child support system, in particular with the Child Support Agency and their perceived failure to secure payments. There was also dislike of the system whereby payments to the children reduced each time the re-partnered non-resident father had a new child. This made it particularly difficult for mothers to budget and rely on a certain level of payment. Child support is fully disregarded for tax credits but not for IS, so lone mothers who lost their jobs and returned to IS also lost a proportion of their child support payments. This was perceived as unfair.

7.1.6 Childcare

Throughout the three waves of the study, childcare had been a significant issue, and to manage childcare many mothers in the study had opted to work school hours or use informal care. Informal care presented its own challenges and such arrangements, particularly with family members, were essential to sustain work. But these informal relationships of care were sometimes fragile and could break down or change. Irregular work patterns and unsocial hours also presented real problems for mothers and this was resolved for some by resorting to sibling care or self-care for children.

For most of the mothers in the study, the challenges of finding appropriate childcare and paying for it were receding as their children grew older and took on more responsibility for their own care. However, there was still considerable concern about the amount and quality of childcare that was on offer, especially as children grew older but were not old enough to leave alone. There was still a dearth of childcare places in many areas where the mothers lived, particularly for older children, and children themselves were not keen on much of the childcare on offer.

Where mothers did use formal childcare services, the childcare element of Working Tax Credit (WTC) played an important role in maintaining mothers at work, particularly for those with younger children. But there was a general sense that tax credits for childcare would help more if they covered a greater amount of childcare costs as mothers were left with a shortfall that was difficult to make up in families that were managing on a low income.

7.2 The role of family and friends in sustaining employment

Throughout the three waves of this longitudinal study it has been evident that support from family members, wider family and friends play a crucial role in helping lone mothers in work, as discussed in Chapter 3.

7.2.1 Drawing on family support – the role of family and relatives

Family members, especially parents, provide a vital resource for supporting lone mothers and their children in managing work and care. Findings from the third interviews show that the level of care and support provided upon entering work was often sustained over time. Grandparents, in particular, were still playing a key role in managing childcare and providing emotional and economic support when needed. In some families the level of support was extensive and had been sustained over a long period of time. In general these relationships were enduring, reciprocal and strong but they were occasionally fragile and vulnerable to change. This was especially the case in families where the support of grandparents had changed with the onset of age related illnesses; here mothers became not the recipients of care and support but rather the givers of care for their elderly parents. In some cases frameworks of support were lost with the death of a loving and highly supportive parent and this could precipitate instability in family life, the loss of secure childcare arrangements and in several cases precipitate a period of depression as mothers try to adjust to their loss.

Within the lone-mother family unit, children were also playing a key role in sustaining their mothers in work. Findings from previous waves of the research study have shown that both younger and older children contribute to the 'family-work project'. This contribution is easily overlooked as children are more often seen as care burdens, rather than active and supportive family members. Older children who were still living at home provided childcare for their younger siblings, which in some cases conflicted with their own lives and needs. Although the mothers in these families were aware of these tensions, they also felt that they would not be able to work without this support. Younger children also played an active role including taking on household chores like cooking and cleaning, managing their own care and – for some – helping caring for siblings. Although generally children appeared to undertake these roles willingly, there were signs that both children and mothers were sometimes concerned about the costs of these activities.

Fathers can also play a supporting role. However, although non-resident fathers were giving direct help in only a very few cases, mothers were sometimes able to arrange work to fit in with the times their children were away on contact visits. The role of new partners in supporting mothers' work was variable. In some families new partners were fully involved with family life, but in others there was some ambivalence about their status, with some mothers concerned about formalising relationships which could involve sharing assets like housing. In some

cases children were also uncertain and sometimes unhappy with the arrival of a new family member and the assumption of new rights to exercise parental power and control.

7.2.2 Friends

Friends were also playing an important role in supporting mothers and their children. In some cases this replaced family support especially when this was not available. However, in general the role of friendship was to provide emotional support rather than practical help. Friends helped mothers make sense of their work experiences and provided a much needed outlet for them to express themselves and explore tensions within their working and family lives.

7.2.3 Staying well – the health and well-being of working mothers

One of the key components for managing employment effectively can be good health. However, throughout the longitudinal research study, there has been a high level of poor health amongst mothers. Periods of sickness or disability can affect mothers' capacity to sustain good work records and to manage the demands of their employment. There can also be financial penalties for mothers who are paid a daily rate and are absent from work because of personal sickness or to care for sick children. In the third wave of the research, over half of the mothers in the study had reported a significant period of ill-health. The number of children with poor health was also increasing. A range of illnesses and long term conditions were reported but of central concern was the high level of stress and depression that many of the mothers had experienced. Key factors in the likelihood of mothers experiencing stress and depression was the onset of parental ill-health and caring responsibilities, bereavement (especially the loss of a supportive parent), pressure at work and debt.

7.3 The role of employment factors in sustaining work

Throughout the study there was evidence of a substantial degree of instability and changing conditions of employment. This was such that by the third wave of the study there were very few mothers left who had not experienced some change in her terms of employment, either chosen or imposed. Mothers' work profiles had been neither linear nor necessarily progressive and although most women in the third wave had managed to sustain some level of employment over time, it had not necessarily been in the same job nor had they been constantly in work. Given this volatility in employment, understanding the role of employment factors such as security, flexibility and advancement is essential.

7.3.1 Employment conditions – managing change

Fluidity and change in the work histories of the mothers in the study was caused by a wide range of factors. These include changes in jobs and the terms of work – including hours and days worked – as mothers sought to manage childcare and accommodate the evolving needs of their children. The need for higher incomes to cope with pressing financial circumstances was also a factor in employment change and mothers sought to increase their hours where possible as their children grew older and aged out of tax credit provision. These changes were generally driven by the mothers themselves. However, there were also signs of insecurity and instability in employment when terms of employment, including hours and days, were dictated or imposed by employers. Some jobs were also inherently unstable or impermanent, resulting in periods of unemployment.

The need for security and stability in employment was evident and good conditions of employment gave mothers a measure of certainty and stability with which to manage childcare and plan future work and care strategies. Good working relationships with employers were also appreciated and helped mothers to sustain their employment. Some mothers were starting to gain a measure of security at work through permanent – and in some cases full-time – contracts. However, for other mothers, insecure or temporary employment held the potential for disruption and destabilisation of home and working life. Flexible working arrangements were also essential if mothers were to manage and meet work and care commitments, including time off to care for a sick child, deal with childcare difficulties and cope with holiday times and school inset days.

The development of friendships and good relationships with work colleagues enhanced the social aspects of their employment experience. Many mothers were drawing on work for their friendships and these could help to sustain mothers and develop strong workplace identities. Support from colleagues and friends at work helped mothers through periods of sickness and eased some of the tensions in working family life. Good relationships enhanced work but bad work relations could sour the experience of work and in some cases result in bullying and stress. Instability and temporary contracts were also affecting women's opportunities to settle into employment and make lasting and supportive relationships at work.

7.3.2 Advancement

Advancement in employment is increasingly recognised as an important factor in successful work experiences and the mothers in the study were, in general, as keen as other workers to secure more pay, security and status. However, their perceptions of advancement were mapped onto their rational sense of what was possible and desirable in their home and working lives. Most of the women in the study had entered employment through low-paid entry level jobs, often working part-time in service sector employment and the concept of advancement was tightly scripted to their working conditions. In many cases their opportunities for advancement were restricted both by their home caring responsibilities, which restricted their hours of work, and by their employment which often had little

scope for wage enhancement and/or advancement of any kind. There were some mothers who were gradually starting to make headway in their jobs, for these mothers, advancement often meant securing permanent contracts or full-time employment after many years of insecure employment.

7.4 The views of the children and young people

Understanding and incorporating the experiences and perspectives of children and young people was a key element of the research design. Chapter 5 looked at how children viewed their mother's employment and what they felt were the benefits and the costs of their mother's employment for themselves and for their mothers.

In the first wave of the research children had reflected back on their lives before their mothers move into employment when their mothers were receiving IS. This period was characterised by many elements of disadvantage, including insufficient family income for themselves and their family's needs. Children were also concerned about their inability to participate in many of the everyday activities and services that more affluent children took for granted. The stigma of poverty, a fearfulness of being seen as poor and somehow identified as 'other' by their peers, was also present in children's accounts. However, some children also reported more positive aspects of living on IS, especially in relation to time, and the opportunity, prior to their mother's employment, to spend more time together as a family.

7.4.1 The benefits of employment

The onset of employment brought many changes in children's lives, not least in relation to changes in family income and accompanying changes in family time. Looking back over the past four to five years, the children identified some key benefits that they felt they had gained from their mother's work. Chief among these was an overall increase in family income and material gains. This increase in income had also led to improved opportunities for participation within school and at home, although this was from a very low start base. Given their previous anxieties about social stigma and difference, it is perhaps not surprising that children also reported a gain in social status from their mother's employment.

The value of the benefits gained from employment were linked to how secure the mother's employment had been. For children whose mothers had moved into more secure jobs, the benefits of employment were most evident. Furthermore, for those whose mothers were working part-time and school-hours, increased income was gained at the least cost. For children where mothers' employment was less secure the benefits from employment were less certain and could be overshadowed by the perceived costs.

7.4.2 The costs of employment

Although there were clear benefits identified by many of the children in the study, not all of the families had managed well and there had been insecurity and uncertainty in employment for some. Amongst the children and young people in the third wave, there were some concerns that although their mother's employment had resulted for many in a relatively higher family income there were also costs, and weighed in the balance, these tended to modify the benefits. Children's views about the costs of employment were centred around concerns about adequacy of family income, loss of family time, childcare experiences and mothers' health and well-being.

7.4.3 Working hours and childcare

One of the main issues for children about their mother's employment was a perceived loss of family time. Many children and young people expressed a preference for mothers to be working school hours, indicating in some cases that where mothers had worked longer hours children had missed spending time together. Working school hours meant that children saw their mothers at the end of the school day and this was considered to be an important issue. Working irregular or unsocial hours was sometimes seen as costly although it was not necessarily problematic for children, it depended very much on the quality of childcare and after-school care that children were experiencing, and how well families were able to balance work and care.

Children's attitudes toward part-time work were also reflected in their perceptions of childcare. In many families children had received informal childcare from grandparents or wider family and friends. In general this type of care tended to strengthen family relationships. But not all children valued the time spent in this way. In some of the families informal care meant sibling care, with older brothers and sisters playing an important role looking after their siblings. However, this was not without cost to both the child carer and at times, the children who were cared for.

Throughout the study there has been a general dissatisfaction expressed by children with formal out-of-school care, particularly with regard to the type and quality of care that was available. Childcare is often seen as inappropriate, unsuitable and stigmatised. Children stressed poor service provision, badly mixed age groups and a lack of stimulation resulting in boredom. After-school and breakfast clubs were also viewed in a generally negative light especially among children who were not attending them and/or whose mothers were working school hours. In the third interview children and young people were often no longer in need of school-based care and with hindsight what they had experienced was not positively assessed. Children expressed a preference for self-care if their mothers were not working school hours so that they could go home after school and meet up with their friends rather than attend clubs.

Children's perceptions of the impact of employment in their mother's lives revealed that in general children felt that employment was a positive experience for their mothers, and one which could increase their mother's well-being and self-esteem. However, not all mothers were doing well and although children were generally enthusiastic about work they were often anxious about how much the pressures of work might be affecting their mother's health and well-being.

7.4.4 The experiences of children whose mothers were unemployed

The experiences of children whose mothers were unemployed at the time of the third interview revealed how the costs of employment – identified by the other children in the study – including changes in family practices and loss of time, may outweigh the benefits of employment if that employment is not secure and sustained. For these children their mother's attempts to sustain employment had often been problematic and therefore, the financial advantages had not been clear or prolonged. Adapting to their lives without their mothers being in employment they had regained some time with their mothers and they expressed uncertainty and in some cases disinterest in whether their mothers returned to employment or not. This was despite the evident financial disadvantages of unemployment.

7.5 Work and financial well-being

The mothers in the study were some of the first mothers in the UK to benefit from increased support through WTC and Child Tax Credit (CTC). Over the past five or so years these women have experienced considerable challenges in employment and negotiated an often complex mix of wages, tax credits and child support. Most the mothers at the start of the study said that they hoped and expected to be better off financially in work, if not immediately at least in the longer term, and that this was one of their reasons for working. At the third interview we asked them if they were better off in work or out of work. Most of the mothers in the study said that they thought they were better off in work, but there were signs that poor health, debt and loss of entitlement to tax credits were taking a toll on mothers' financial well-being. There seemed to be some levelling out of circumstances over time with the women not necessarily advancing financially. Some mothers were feeling worse off over time. This was also reflected in their sense of financial security, with over half of the mothers feeling financially insecure. This highlights how unstable some of the women's situations were. Financial insecurity was often linked to increasing debt, insecure employment, the loss of tax credits and ill-health.

7.5.1 Financial security and debt

Rising numbers of women in the study were experiencing debt and in a growing number of cases the debt was becoming unmanageable. Debt was generated for a range of reasons including difficulties related to housing payments especially arrears on mortgages, home improvement loans and credit card debt. The advent of credit card debt was a new risk for many of the women who had previously had

little access to credit on IS. Repayment of tax credits or loss of tax credit payments could precipitate debt and financial stress. Once in debt mothers struggled to keep abreast of payments and for some this had meant bankruptcy or the use of credit consolidation companies.

7.5.2 Looking back – mother's and children's reflections on what works

Reflecting back on their own experiences over the past few years, the mothers and children gave their views about what they felt would help to make working family life succeed in lone-mother households. There was a strong consensus between mothers and children that lone mothers could, and should, work wherever possible but that this was a personal choice which depended on individual circumstances and mothers should not be compelled to work. In addition there was a clear consensus between both mothers and children that part-time jobs, preferably with school hours, were the best option until children were older, at least beyond the age of eight or nine years, and ideally at secondary school.

The women suggested several policy measures that they felt would help other mothers manage work. Tax credits were given a strong seal of approval and overall the mothers felt that these played a vital role in sustaining work. However, they did suggest changes to the system. As well as improved delivery, women felt that there should be more support from the childcare element of WTC in the holiday period. Although this is smoothed across the year, managing on a low income means that mothers find it hard to save extra money for the holiday and during the holiday period the extra costs of care can be considerable. There was also concern that tax credits were ending too early in relation to the ongoing commitment that lone mothers have to support their (older) children. When children reach young adulthood mothers were still maintaining them and without tax credit help this was a strain on their finances. There was also concern that sudden stoppages or substantial reductions of tax credit for whatever reason were very destabilising.

Childcare was also a concern and mothers were keen to ensure that the costs of childcare were reduced and in particular there were more childcare and activities available in the holiday period. However, this type of care needed to be affordable either through increased support from Government or through concessions.

Child support was a key issue for mothers in the study and improved service from the Child Support Agency was seen as essential if mothers were to be able to benefit from the extra support they should have been receiving from their former partners.

The transition between IS and employment was a difficult one and there was a feeling that mothers needed to have more information about the types of support that were available to them in that period. It was also thought that the 16-hour rule in IS meant that mothers were not able to take on smaller part-time jobs without penalties. This was seen as a disincentive for mothers to become connected to the labour market in the future. In the previous waves of the research, small

part-time jobs were often an important stepping stone to later increased involvement in employment.

Employers were also seen as having an important role to play and it was felt that they needed to do more to recognise the challenges that face mothers in their endeavours to balance work and care. More flexibility was required and this was especially the case in relation to holiday periods when childcare issues can become particularly difficult to manage.

7.6 The challenges and rewards of sustaining employment over time

In this final section we reflect on the findings from the study and highlight what might be learned from the study. The main focus of this report has been to explore whether and how lone mothers are able to sustain themselves in employment. The value of longitudinal qualitative research lies in its potential for capturing the process of continuity and change over time. There have been elements of continuity in the sample and the majority of lone mothers were still living and parenting alone. However, there was also evidence of substantial flux and change. This mutability has been characterised by frequent changes in women's terms and conditions of work which in turn maps on to a changing landscape of intimate relationships and family practices.

Working family life for these lone mothers is characterised by the tension between fluidity and rigidity. As lone parents they bear the responsibility for ensuring that their children are safe and well and that family life proceeds smoothly and satisfactorily. They have to adapt and change in response to the fluid conditions of family life, incorporating new responsibilities, for example as carers for ageing parents, and as parents adapting to the evolving needs of their children as they grow and mature. New relationships are forged and incorporated into family life and longstanding, supportive and precious relationships transform and in some cases are lost with the death of a parent or loved one.

In their working lives it is generally mothers not employers who are required to be flexible, managing the various demands of employment, and striving to be the 'good' employee while also searching for conditions of work that will fit with the fluid demands of family life. The reconciliation of the needs of work and care takes place within a largely rigid and often unforgiving landscape. Employment conditions are often fixed and unyielding and there is little flexibility for accommodating lone parenting and sometimes volatile care needs.

Thus, stability was a vital ingredient in the lives of mothers and their children. The women needed stable employment, regular and secure wages, stable tax credit payments and wherever possible, unproblematic child support payments. Childcare needed to be reliable, affordable and of good quality. Family life and family relationships needed to be stable, supported, nurtured and sustained.

Stability in employment and in family relationships and care would go a very long way towards ensuring that employment was manageable, sustainable and enjoyable. However, most mothers' lives were dogged by instability. Employment could be temporary and/or unstable. There was instability and variability in terms of tax credit payments, and payments could change suddenly and without clear reason as far as many mothers were concerned. Child support was difficult to obtain and when it was in place was often unreliable. The delicate balance of work and care was fragile and could be destabilised by illness or loss.

Achieving financial security for their families was an important driver for lone mothers. All of the mothers in the study had experienced at least one period of time living on IS and trying to manage family life on a severely restricted budget. Employment was seen by many as the route out of benefits and into financial security. However, despite managing to sustain employment – albeit not always in the same job – many of them were still feeling financially insecure, even after up to four or five years in work. At the root of much of this insecurity lay uncertainty about the financial reward from work fed by inadequate returns from wages and others forms of support, especially child support. Uncertainty also characterised the mothers' engagement with the tax credit system, which played an important role in ensuring some measure of financial security for mothers but was frequently undermined by uncertainty about the rules of entitlement and notifications of change. Most mothers had a weekly income made up from wages, tax credits, and, for some, child support and Housing Benefit. It was difficult for women to feel financially secure when any one of these elements in their overall income could change in ways that were beyond their control.

7.7 Policy considerations

In this section we discuss a number of policy issues that arise out of this research. Some of these are informed by direct suggestions from mothers and children in the study and others are drawn from insights gained during the course of the study.

7.7.1 Securing income

Unlike many working people in the UK who rely almost solely on their waged income to support themselves and their families, working lone-mothers tend to be reliant on a range of income sources; their wages, in-work support from tax credits, child support (where possible) and when necessary – at times of temporary unemployment – social security benefits like Income Support or Jobseeker's Allowance (JSA). For lone mothers each of these income sources have a tendency towards inadequacy, complexity and instability. As women and mothers they often work in low-waged and unstable employment. As low-income working mothers they are entitled to in-work support but this can be complex and at times fluctuate in amount and entitlement. As lone mothers they may be entitled to child support payments for their children, but these are difficult to establish, rarely adequate

and often subject to change and instability. When employment fails, mothers fall back on social security support to sustain them during their search for further employment. However, this support is often significantly lower than their income in employment and bound by different rules. As our research highlights reliance on a range of inadequate income sources can undermine and destabilise lone mothers' attempts to establish and sustain employment.

Wages

Higher wages not only made it easier for the women to stay in work, they also made it easier to manage other changes and transitions, such as the loss of entitlement to CTC as children age out of entitlement. Mothers for whom tax credits made up a large part of their family income struggled to cope with such substantial income reductions.

The impact of caring on women's employment and earning potential is substantial and continues beyond child rearing years. The research highlights the need for mothers to be able to continue to support themselves adequately from employment after their youngest child leaves education or leaves home.

Tax credits

Lone mothers tend to work in low-paid sectors of the labour market and in-work supplements are essential to boost their wages. The mothers in this study were some of the first to benefit from tax credits, and these have continued to make up a significant proportion of weekly income in work. Thus, tax credits clearly have a vital role to play in ensuring security of income in employment. However, the women's employment and incomes were vulnerable to change and financial shocks which were generally completely out of their control. As a result many mothers were vulnerable to changes in tax credit entitlements and errors or misunderstandings in reporting changes of circumstances could result in overpayment and debt.

In addition, heavy reliance on tax credits to make up income can mean that mothers run into financial difficulties when tax credit entitlement ends when their children age out of the system. At that point the mothers may be left with an inadequate wage and often restricted opportunities to increase their employment. There is a need to view this period in mothers' lives as similar in nature to the movement from IS into employment – an economic change that needs to be managed and smoothed over an extended time period. The research highlights the need for giving mothers sufficient time to make financial adjustments and perhaps change their employment circumstances so as to be able to manage without tax credit income.

Further, providing continuing financial support to mothers at times when their family circumstances change (sometimes abruptly – for example when children leave home to live elsewhere) would help to buffer the incomes of lone mothers and their families during periods of change, supporting families through financial shocks that are very difficult to cope with on a restricted income.

Child support

Child support is not an option for all lone mothers but for some adequate and secure child support payments can play an important role in securing financial stability in work. However, as this and other studies have shown, many mothers face difficulties in establishing regular and sufficient child support payments. Even when secured, child support payments may change, for example each time the re-partnered non-resident father has a new child. The research highlights the need for child support policy to secure the rightful entitlements of children to appropriate financial support from their parents, regardless of whether mothers are working or not.

Income Support

The mothers in the study were selected at a time in their lives when they had moved into work following a period of unemployment. For some there has been no return to unemployment since we started the research but for others there have been further periods out of work. Movements in and out of work can be particularly difficult when the financial drop between in-work income (wages supported by tax credits) and out of work income (from IS/JSA) is too great. As we have seen, some of the mothers were advised by Her Majesty's Revenue & Customs (HMRC) tax credit administrators to stay on tax credits rather than take up out of work provision while seeking work. However, this course of action is clearly only possible if tax credit income is sufficient to cover the unemployment period. For most mothers temporary recourse to IS/JSA is the only option. However, the fall in income can precipitate debt and may fundamentally destabilise families who are potentially only temporarily unemployed, resulting in financial distress for both mothers and children, and raising the possibility that mothers then become stuck out of the labour market.

7.7.2 Administrative measures

Alongside consideration of wider changes to the tax and benefit system, there are also a number of issues raised in the research where potential changes in the current administrative arrangements for social security and tax credits could potentially assist sustainable employment amongst lone parents. These include:

- moving into employment – mothers clearly valued the provision of benefit run-ons but there were concerns expressed that these did not extend for a long enough period of time;
- tax credits – mothers in the research struggled with the complexity of tax credits and would have liked more information on how their entitlements had been calculated;
- working hours on IS – the arbitrary rule of 16 hours was not seen as helpful by women who were trying to gain a foothold in the labour market prior to entering employment on a more permanent basis;

- ongoing support in work – the research evidence suggests that an ongoing ‘social work’ type of a role will not be welcomed by all mothers but innovative and unstigmatised services such as free advice lines and dedicated internet pages, for those who need it, could provide valuable advice and support;
- flexibility in work – mothers who had access to flexible employment valued this as a way of combining work and childcare needs;
- childcare provision – the research found a lack of suitable formal childcare, especially for children between 7-12 years of age. The development of good quality formal childcare would be enhanced by the inclusion of the views of children about what constitutes good quality and desirable care;
- affordable childcare – many mothers in the study struggled to pay for childcare, even when they received the childcare element of WTCs and this acted as a barrier to them using formal childcare for their children.

7.8 Final reflections – continuity and change

This study has provided a rich data source for understanding working lone-mother families and how everyday working life is experienced by both mothers and children over a period of about four to five years. The mothers in this study were self motivated to find employment and their accounts provide a valuable insight into lone-mother employment and the value and challenges of trying to sustain employment and family life over time.

The research illustrates many important issues but two in particular stand out: first, the importance of understanding continuity and change in working family life over time. Usually the mothers continued to have the sole responsibility for making sure work and family life mesh together well. This involved both short-term and long-term strategies, including working part-time, seeking employment that fits in with family needs and changing hours or jobs as needs change and evolve. Sustaining work can mean forgoing advancement when this does not fit with family responsibilities and care needs. Longitudinal research highlights the importance of focusing appropriate support on mothers in employment as well as in supporting them to move into employment.

Second, working family life is vulnerable to shakes and shocks, and it can be both fragile and resilient to these. Many of the strengths lie in the close relationships forged between mothers and their children and between the family unit and wider family, especially grandparents. Children and wider family are actively contributing to the ‘family work project’, helping to maintain mothers in employment. But even where work and care has been sustained for several years, this may still be vulnerable to change and sudden shocks, such as bereavement.

Finally, the lone mothers in this study were willing workers. They had not been subject to any compulsion to enter employment and their capacity to sustain employment in many ways reflected their determination to succeed at the challenges they had set themselves. Much of their working life was characterised by the need to adapt and cope with change. They were in effect 'spinning plates', trying to keep each area of their lives balanced and in harmony, and this was often an intense and demanding endeavour. The mothers had usually been able to sustain employment over the period of the study, albeit sometimes in a fluid and changing employment environment. Most of them have successfully negotiated some of the most important years in family life as children grow and change and family practices adapt to accommodate different needs and values. However, their experiences have also been marked, for many, by ill-health, stress and depression and financial insecurity and debt. It is a tribute to their resilience and determination that they have done so well and that most are still in work today.

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